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A MANUAL
FOR THE
Management of Fraternal
Insurance Lodges

By
DR. JOHN POTTS

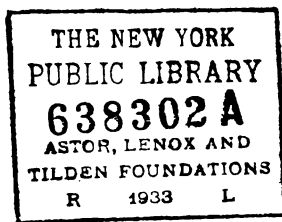
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FOREWORD.

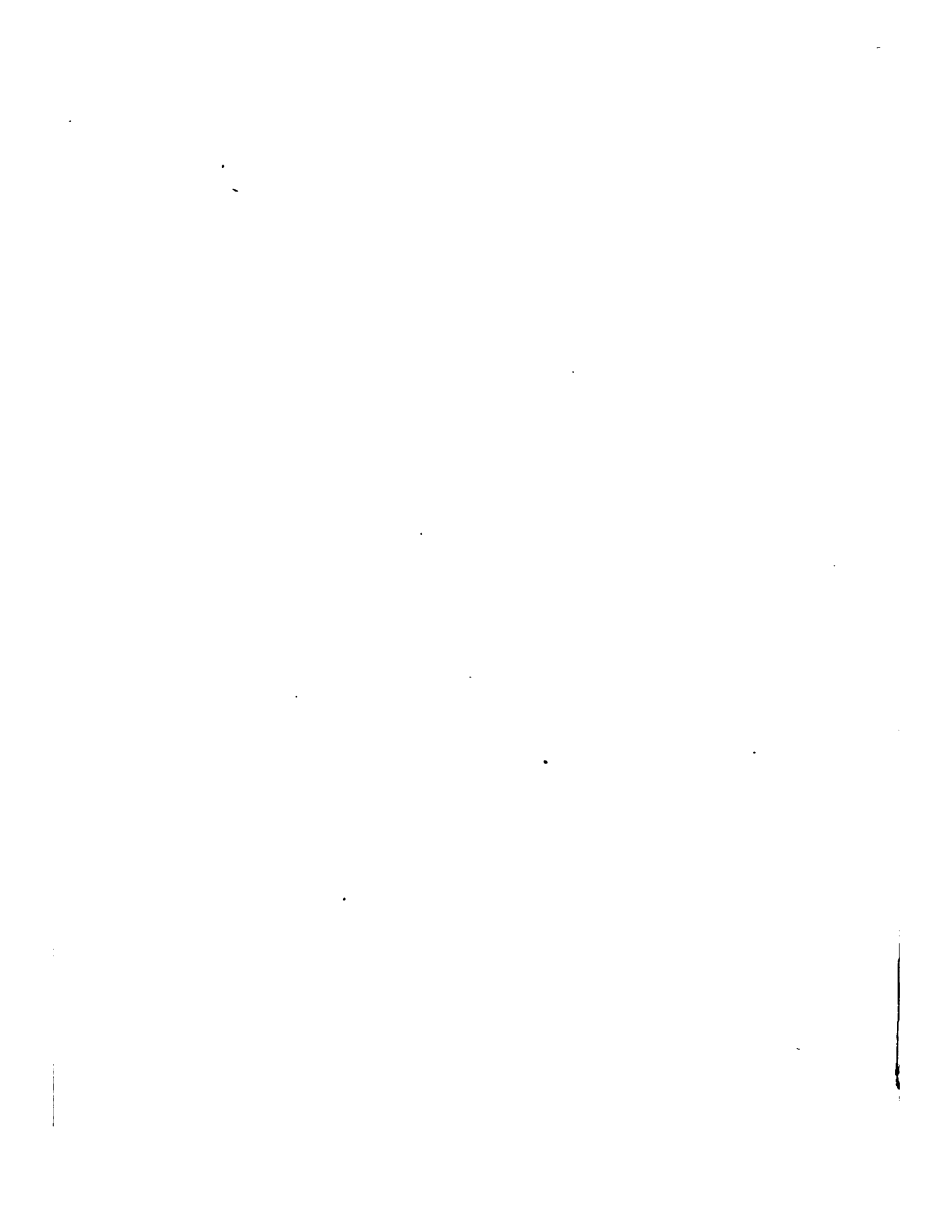
This little volume is intended as a heart-to-heart talk with the men and women who are moulding the affairs of their respective Lodges. Yours is a noble work, and if your efforts at times do not appear to get the results desired, it is because of your not knowing what to do and how to do it, rather than a lack of good motives. Experience is said to be the best teacher, but the course is long and expensive if one does not use that which others have learned.

It is too much to hope that each reader will agree with the author in all things, but even the effort of disagreeing will produce a better and clearer understanding of the subject discussed.

The author offers no apology for the repetition of ideas and principles in the various chapters, believing that ideas and principles having merit should be repeated frequently. He also at this time desires to express his thanks to all who have in any way helped in the production of this work.

DR. JOHN PORTS.

Ft. Worth, Texas,
February, 1916.



INSTRUCTIONS.

All Presiding Officers and as many other influential members as possible should each own a copy of the **MANUAL**. Good lodge work, like all other good work, is the result of study and experience.

In studying the **MANUAL**, first, read the Foreword; then, if an officer, read carefully the chapter dealing with your office. The entire **MANUAL** should be read to the Lodge, a chapter or two at a reading, and discussed in detail during each administration, so the active workers may develop an Ideal, common to all, of what Fraternal Insurance work means.

The **MANUAL** is sent postpaid for 75 cents. Lodges having as many as a hundred members should, when possible, order at least one dozen **MANUALS**.

Send Post-Office Money Order, Draft, or Express Order. Do *not* send Silver, Personal Checks, or Stamps.
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CHAPTER I.

THE STORY.

"Necessity is the mother of invention" is a maxim in daily use. It matters not whether the thing invented be a mousetrap, a motor car, or an organization for men, there must be a need, or at least an apparent need, to stimulate inventive genius to activity.

In 1868 a poor working-man, a round-house employee, John Upchurch by name, living in Meadville, Pennsylvania, called one evening after supper on a sick neighbor. The neighbor, likewise, was a very poor man and was fatally sick. When John Upchurch, accompanied by his good wife, entered the cabin home of their neighbor, he saw poverty, desolation, grief, and, in a few minutes,—Death. This is an all too common scene and experience in the lives of men. Death, itself, is an unpleasant thought, but the contemplation of death with poverty makes the heart sick, and the inquiring mind asks for reasons and would know why these conditions exist in a land of plenty.

John Upchurch was a truly great man; a man that was big in body, generous in soul, and, as time has proved, a man of far-seeing vision. He was not content, as are many men, merely to ask for causes of poverty, but immediately set about to find relief for

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this distressing state of affairs. His rule seems to have been, "Do the duty that lies nearest thee"; for, as soon as the Angel of Death had departed, John Upchurch took upon himself the task of relieving the immediate needs of the heart-broken, poverty-stricken family. He went out among his other neighbors and friends and collected food and clothing; he did all that he could to comfort and sustain the fatherless children and widowed mother.

Nor was that all; for while he worked he thought—thought of the future and what it would bring forth to his own family and others so situated, should the chief support be brought to an untimely end. And, while thus thinking, he formed a plan of mutual helpfulness and called his neighboring men and fellow-workmen at the round-house to his home one evening to hear a discussion of the plan. John Upchurch's plan seemed feasible, practicable, and in a measure would relieve an undesirable condition. So these men entered into an agreement with one another whereby each was to pay a dollar into a common fund from which help for the helpless could be had when death made it necessary.

For a few months these men met in a private home to transact their business affairs, but the company grew too large for this, and a hall was rented for their meeting-place. Thus was born the first Fraternal Insurance Lodge in America, out of which has grown

the Fraternal Insurance System, numbering over one hundred fifty different Societies, consisting of one hundred twenty-one thousand subordinate Lodges that contain over eight million members.

The complete story of Fraternal Insurance work from its inception in 1868 to the present time sounds almost like a fairy tale. Having originated among working-men and having had such a large percentage of working-men and women within its fold who were unfamiliar with mortality rates and financial affairs, it has made mistakes by the score. Experience is fast showing it the error of its ways, and, like the sturdy oak, although some of its earlier branches have died and have fallen off, yet the tree itself, the System, claims the admiration of the thinking world. Some of its apparent disadvantages are proving to be real advantages, for its mistakes have been turned to good account; its members and managers—men and women in the middle walks of life—have such sterling qualities, such tenacity of purpose, that they have not been discouraged by mistakes, but have worked ahead and have produced an Institution that stands as a veritable Rock of Gibraltar against the changing elements of time.

CHAPTER II.

RITUALISM.

Order is Heaven's first law.

—*Pope.*

The performance of rites or ceremonies, Ritualism, has engaged the attention of millions of men and women since the beginning of our present civilization. A lack of space forbids a discussion of its origin and extent; suffice to say that a large percentage of the men and women throughout the world called Christians are ritualists—that is, their public worship is formal. Organized fraternalism, from the beginning of the Ancient Craft itself down to the last-born Fraternal Insurance Society, likewise has made use of rites and ceremonies. It would appear, then, that Ritualism is an institution, a mode or method of procedure, that has permanent value. If it were not so, it would not be used by organizations, both ancient and modern, containing much of the scholarship and culture of the world. It may properly be observed that Ritualism in lodge work is not an accident, a makeshift, or child's play, but a thing having educational and æsthetic value, and should call forth the very best thought and action of both local and Supreme Lodges.

The rituals of Fraternal Insurance Societies are not entirely new creations, but contain features of the three older Fraternal rituals or of the early Church, or both. There is so much similarity among the newer rituals that the equipment of one lodge-room will suffice for nearly all Lodges.

It may be asked wherein lies the value of Ritualism? Each person familiar with a ritual will give a different answer. One of the most commonly expressed appreciations of a ritual is that of its Language, for a thing that is worth saying at all is worth saying well. Most persons have not sufficient command of language to express themselves publicly with ease; hence a ritual relieves that embarrassment.

A thing having quality bears frequent repetition. Does the average mind tire of the Lord's Prayer, the Ten Commandments, the Beatitudes, The Star-Spangled Banner, or Thanatopsis? Such a question seems almost sacrilegious. So it is with a well-written lodge ritual. If it has beautiful and inspiring thoughts properly expressed, frequent repetition but adds to its charm.

In the performance of its ritualistic work a Lodge can not set its standard too high. Each officer should learn to recite his part without the book. He should recite his lines with life and feeling, as though they were original, extemporaneous thoughts. Poor, stumbling, inexpressive reading from the book itself is very

undesirable. This is because nearly everyone present knows what is to be said and has a pretty high ideal as to how it should be said.

The music in most Fraternal Insurance Lodges is ever a problem. Only occasionally is it really good; the rest of it goes from bad to worse. One of the faults is in the selection of the music for the odes. Too often the makers of the rituals have taken the music for their odes from hymns that sound well when sung by a large audience in a large church or auditorium, but it is music that is entirely unsuited to the needs of a small group of persons in a lodge-room.

The music for the odes should be of very moderate range, with beautiful melody and simple harmony. An ode expressing patriotic or militant sentiment should be sung with the vim and energy indicated by its words. Very frequently all odes are sung as though they were funeral dirges. This is largely the fault of the pianist, for comparatively few pianists know how to play hymns or a simple march, even though proficient at ragtime and better grades of music. Frequently, too, the odes themselves are parodies on some popular hymn or other song. They are without intrinsic merit and are mere literary clap-trap.

It may be remarked at this time that there is no officer in the Lodge whose work, when poor, is so thoroughly depressing and so injurious to good ritualism as that of the pianist. On the other hand, if a

good musician can be found, one that can play the hymns well, one that can play a march in march time, and that is sufficiently observant to know when to play and when not to play, one that can play an accompaniment for a quartet or solo, and that can play an Intermezzo if needed in the Initiatory Ceremony,—REMEMBER, that Lodge has found a jewel of the brightest ray serene, and should cleave unto him or her, as the case may be, until death do us part!

If every Lodge sang "America" as its opening ode, it at least would have a good beginning at its meetings, for "America" is a beautiful piece of music, easily played, easily sung, and gives a wholesome thrill to every American audience. It can not be impressed upon Fraternal Insurance Societies too plainly, the fact that their rituals must have good quality. They must not only have good teaching in ethics, but must also have literary and artistic merit. They must meet the approval of scholarly, cultured men and women, for without these no social institution can make satisfactory progress. Sweeping changes in a Society's ritual are seldom desirable. On the other hand, nearly all good rituals are the result of many years' study and improvement.

Fraternal Insurance Societies that have their business affairs well in hand should, at the meetings of their Supreme Lodges, give considerable thought to the improvement of their rituals. Societies publishing

a paper monthly should encourage their members to express themselves through their delegates on this subject, and in this way information of value can be had from the membership throughout the entire jurisdiction of the Society.

The horse-play in the initiations of former days has fortunately gone out of style. It had no value. On the contrary, evil results often followed. Candidates were injured physically, some have been killed, others disgusted with the lodge system of fraternal work. Everything that is objectionable in the initiation should be left out; for to be the butt of a joke, the helpless victim of coarse horse-play, has no ethical value. The initiation should appeal to the highest and noblest sentiments and feelings of the candidate, and not to his fear. Do not seek entertainment at the expense of the candidate's self-respect and dignity.

In the ceremony of Initiation the different parts should be given to members who have ability to play them, regardless of whether the persons are then holding office or not. The Degree Team must have efficiency. It should receive the hearty commendation and support of the entire Lodge. The Captain of the Degree Team should be firm, but tactful. Each member of the team should select an understudy. A friendly rivalry in this work should be encouraged not only among the members in the same Lodge, but also between neighboring Lodges.

When a Lodge meets every week, and all Lodges should, initiatory work should be given two nights each month. These nights should be designated in the By-Laws, so that all members may know when initiations will take place, that they may be governed accordingly.

Presiding Officers should open their meetings on time when initiations are given, in order that the sessions may not be unduly prolonged; for men and women who are to work the next day do not want their hours of sleep shortened. By all means, *get through.*

Good Ritualism means good public behavior. It means saying the right thing in the right way. It gives dignity to the institution using it. The use of a ritual enables men and women possessed of a little ability to act well a part that without it would be utterly impossible for them. Lodge workers should follow the rule that St. Paul laid down for the Church at Corinth: "Let all things be done decently and in order."

CHAPTER III.

THE PRESIDING OFFICER.

The Presiding Officer is usually thought of as the Lodge's Leader. If the Lodge does well during his administration, he receives much praise, usually more than the facts warrant. On the other hand, if it does not do well, he is subject to much adverse criticism.

Being a Presiding Officer is an art. It requires infinite tact, in addition to thorough information in the Lodge's affairs, past and present, as well as its future needs. For him not to know his business is pitiful and often disastrous.

When presiding, he should be suitably attired and have the poise of a man that knows, and that knows that he knows. To do this requires study and forethought of the Lodge's needs. He must make it his business to have a good administration. If he is unable to give it thought, time, and attention, he should not accept the honor or task of being its Presiding Officer.

Many men who are socially and intellectually clever have no executive ability. They do not know how to command, for they have never learned to obey. They lack imagination. They are unable to foresee

and forestall on-coming evils. Experience does not teach them to avoid the things that should not be—to learn by others' mistakes.

The Presiding Officer should be a good parliamentarian. Parliamentary Law can not be learned in a short time. It takes much practice, and the mind must be refreshed frequently, for knowledge of this subject is easily forgotten. A good text is necessary. Robert "Rules of Order" will be found satisfactory. The Presiding Officer should be sufficiently familiar with the subject that the old Parliamentary Watch-dog does not make him feel like a fool at each session. He will do it when he can, for Law, Rules and Regulations is his hobby. In case of doubt, refer the matter to someone better informed, or to the text itself.

Parliamentary Law is a means to an end, the end being the administration of justice. A well-educated, obedient lodge membership should not find it necessary to be wrangling over Parliamentary Law and the Law of the Lodge very often. To do so is an indication of ignorance or chicanery. When illegal action by a member is attempted, the Presiding Officer should at once rule it out of order and proceed with legitimate business. He should insist that every officer know the Law that governs his respective office. This is especially necessary with reference to the Secretary, Treasurer, and Trustees.

On being installed, the Presiding Officer should

take stock of his goods. Account Books should be audited before his installation, and he should know how much money is on hand. He should also know how many members were reported in good standing at the close of the month prior to his installation. It should then be his desire and his duty to increase the membership during his term of office, and, if consistent, the amount of money in the treasury. He should make known to the Lodge his desires and plans in a brief address at his installation, and ask their co-operation in carrying out his plans.

Should much good work be done during his administration, he should graciously give the credit for it to his fellow-officers and members. Do not stoop to cheap flattery, but by all means commend everyone when possible. Let no opportunity pass by to wield your influence for efficiency in all work. Think efficiency, talk efficiency, and demand efficiency when possible.

You are the General Manager of a business concern. Impress upon the members the fact that the Lodge is a business institution, that there is something to sell, insurance, and that it is necessary to advertise the business and get it before the public.

A Lodge, like an individual, has a reputation to make and to keep. Be satisfied with nothing but the very best with reference to your Lodge's reputation. Let it be known that your Lodge is composed of good

people, ambitious for improvement, and helpful in accomplishing good work. Don't talk of Reforms. Don't admit that your Lodge needs reforming. It needs Growth and Development, even as a well-trained child needs growth and development, but it is no credit to a Lodge to say that it needs drastic reforms.

Hold free counsel with past presiding officers, your Board of Trustees, your Secretary and Treasurer regarding the Lodge's needs. Do not confuse what a Lodge needs with what an occasional majority at a meeting wants. What a Lodge needs will call forth the very biggest and best thought and action that you and its members can produce. What a majority sometimes wants may be positively harmful to the Lodge's welfare, the work of a clique that has come out to a meeting to vote through a selfish measure.

The clergy have learned that they must preach a positive Gospel. They must tell their people of the right thing to do, instead of the wrong thing somebody else is doing. This is a practice that must be followed by Presiding Officers. They must talk of good things, big, generous motives and deeds, and then, and only then, will they bring forth the best feeling and action from their fellow-workers.

The Presiding Officer is a kind of Father Confessor to a goodly number of his members. They come to him with complaints, wants, personal favors, and unsolicited advice. He must give them an attentive ear,

explain away their troubles, talk to them of the biggest and best view possible of the Lodge's activities, and in this way lead them into a better way of thinking and acting.

Most troubles of this kind are imaginary. Few men or women intentionally offend. A lack of similar education and experience gives to each of us a different view-point. It is the duty of the Presiding Officer to explain away these apparent differences and, when possible, to pour oil on the troubled waters. Above all, keep free of clans and cliques.

The Lodge's financial matters must be earnestly cared for. Get men of the very best judgment and business training on the Board of Trustees. Confer with them often. Refer the financial affairs of the Lodge to them and make their influence to be felt. Develop in the Trustees and the Lodge forethought of its financial needs. Fraternal Insurance at the present time caters largely to working-people, some of whom are not well informed in business methods. It is therefore necessary to keep constant watch over the Lodge's financial affairs. Do not be deluded into thinking the money will take care of itself. Stand firmly on business principles if you would succeed. Get value received for every dollar spent. Business men, and men of affairs generally, judge a Lodge in terms of the almighty dollar and the way it handles the dollar. Sentiment and rhetorical fireworks about Fraternalism

do not appeal to Business men. Be governed accordingly. Keep the matter of thrift, honor, and prompt payment of its bills constantly before the Lodge. This is necessary for the Lodge's welfare and often helpful to individual members.

As to whether a Presiding Officer should succeed himself in office term after term or not will depend entirely on the results of his administration. This is an age of pragmatism. When a man offers a theory or method, the question at once arises, Will it work? or, Has it worked successfully? A Presiding Officer, when thinking of succeeding himself in office, should ask himself the same questions. If his plans and theories have had a fair trial and have not produced satisfactory results, he should set aside personal ambitions and honors and surrender his office to someone else. On the other hand, a man who, with the help of the active members, has increased the Lodge's membership, has sustained and improved its reputation, and has taken a zealous interest in its growth and development, should be retained in office when possible. The ultimate test of a Presiding Officer's efficiency is the growth and improvement of his Lodge.

The Presiding Officer should open the meetings on time. The Lodge is made up of working-people—people who must rise early the next morning to go about their business. It is therefore unwise to have any avoidable delay or to have a session uselessly

prolonged by unnecessary discussions or idle talk. Generally speaking, evening meetings should be closed by half-past nine.

The Presiding Officer should not permit anyone to enter or leave the Lodge during the opening or closing exercises. He should at all times see that proper decorum is observed, that there be no levity during prayers and the giving of obligations, that there be no unpleasant personal remarks made in discussions, and that the conduct among the members be of the very highest type possible.

Good social behavior is an essential. The stranger within the gates must be made to feel at ease. First impressions are often lasting, and for this reason the visiting member or the new member must receive a good impression of the Lodge. He should see that there is good ritualistic work, good parliamentary procedures, and that the Lodge's business is handled in a business-like way.

A Lodge is like unto a garden. If good seeds are planted and properly cared for, it produces good fruit and beautiful flowers; if not, weeds grow up and it becomes unprofitable and unsightly. The Presiding Officer should be a good gardener. He should see to it that the ground is properly prepared, that good seeds are planted, and that his co-workers labor diligently; for the tender plants, nourished by Love, warmed by Sympathy, moistened by the dew of Kind-

ness, and kissed by the sun of Gladness, will bring forth a rich and abundant harvest of Good Deeds, Happiness, and undying Gratitude.

CHAPTER IV.

THE RECORDING OFFICER.

No officer in a Fraternal Insurance Lodge has such a variety of duties as the Recording Officer has. He is the business agent of the Supreme Lodge in all things and of the local Lodge in many things. His unofficial duties are sometimes self-imposed, and at other times the Presiding Officer or the Lodge puts work upon him clearly not his own. He is usually overworked and underpaid. He is supposed to be as rich as an oil magnate and is expected to be generous with his money and the Lodge's money, and a veritable easy-mark for slow-pays, no-pays, and all members having a hard-luck story. He is expected to visit the sick and afflicted, attend funerals and christenings, listen to lodge gossip and knocks, and respond to the beck and call of everyone in the Lodge—all because he gets the munificent sum of five to ten cents a month from each member.

There are a great variety of attitudes held by individual members toward their Recording Officer. Most of them are grateful for his service, and others are very ungrateful—indeed, not a few seem to think they are doing him a personal favor when they pay

their monthly dues and assessments. This last condition should not be so, and every member should make it the object of his unceasing care to see that the unnecessary work and other disagreeable duties of his Recording Officer are reduced to the least amount; for Fraternalism, like Charity, should begin at home. The Recording Officer is not entirely helpless in the matter, for he can demand of the Presiding Officer that much of his unofficial work be done by somebody else. This will enable the Lodge to have more members at work, which is in itself a good thing for the Lodge.

The members will pay or not pay their dues and premiums as they are permitted or trained to do by the Recording Officer. It is his duty to insist on prompt payments in his office or at the lodge meetings. He should not find it necessary to call at the homes or places of business of the members to collect. He should explain to the slow-pays that payments overdue make their contracts void. When a member dies, his beneficiary is very insistent that the full amount of money be paid at once, and if it is not paid at once, there are suits and threatenings of suits in the Civil Courts. It is a poor rule that does not work both ways.

When possible, all members should pay more than a month in advance. In nearly every Lodge there are several members that can pay an entire year in ad-

vance, while others can pay six months. This is especially desirable and should be encouraged.

The Recording Officer should understand thoroughly the Laws, Rules, and Regulations that govern his work, and should be governed accordingly. Ignorance of the Law is inexcusable. Indifference to the Law's demands must inevitably end in personal disgrace and probable removal from office or failure of re-election.

He should avoid the very appearance of evil. Monthly reports and remittances should be sent in on time. To do otherwise is to jeopardize the members' insurance. This continued slowness also arouses suspicion at the Supreme Office. It may give the impression that the Lodge's funds have been misused and that the report is delayed in order to collect more money with which to pay the previous month's assessments. Recording Officers can not have this fact impressed upon their minds too forcibly, that the books must be closed and the monthly reports and remittances sent in *on time*.

Each Lodge should select a bank in which the Recording Officer should deposit his collections, and he should not carry a private or personal account in that bank. To do so may lead to legal complications that will work a hardship on the Lodge and on himself. He should do the Lodge's banking in the name of the Lodge, and his banking should be so conducted that

he can have his bank-book balanced at any time for an Auditing Committee.

All record-books, card systems, receipt stubs, etc., should be kept with such accuracy and completeness that the Auditing Committee will have no trouble in its work of auditing the Lodge's accounts. It should not be necessary that an officer be present when his accounts are being audited. When the Committee has finished its work of auditing, it should offer a written report, which should be read and, if adopted, so recorded in the minutes and placed on file.

The minutes of each meeting should be well written with pen and ink, to insure permanency. Two rules, if followed, obtain good results—accuracy and completeness. Without these much future trouble is unavoidable. Bills ordered paid should be recorded in detail. This is necessary for a complete audit and the protection of the Lodge, the Treasurer, and the Recording Officer himself.

As previously stated, some of the unnecessary work of the Recording Officer is self-imposed. This is not entirely commendable. He should at all times do his own work well and cheerfully; but, when he assumes the role of a general factotum, he is using more zeal than is desirable. His duties are well defined in the Lodge's law and in the installation charge, and additional duty should not be given him nor assumed by him. Good lodge management puts as many different members to work as possible.

As to whether the Recording Officer should succeed himself term after term will depend largely upon his efficiency. If the Lodge is showing satisfactory growth, if his relations with the individual members are just and business-like, if his reports and remittances are correct and sent in on time to the Supreme Lodge, he should be retained in office if he will serve. Efficiency is the principal thing in passing judgment on this officer and his work. In no case should he be superseded because of the complaints of the slow-pays, no-pays, and venders of hard-luck stories. This officer, above all, should have business judgment, tact, accuracy, and common sense; for he has relations with the individual members, the local Lodge, and the Supreme Lodge.

The Recording Officer occupies a peculiar position in his Lodge—a position that gives him work and worry, but, withal, amusement and satisfaction. He is annoyed by the lack of appreciation of his work observed in a few members, but pleased with the good, wholesome attitude of a much larger proportion. He is amused to hear from some deluded member of the big salary he is getting, which, as a matter of fact, amounts to only a few dollars the month. He is both amused and annoyed because the slow-pays and no-pays seem to think him a millionaire and disappointed that it is not true. His mind is often stirred by conflicting emotions of pity, amusement, sympathy, and

even of anger—and yet he has the conscious satisfaction of doing good work for a group of persons who, for the most part, are working away at their little plans to get somewhere in the world.

CHAPTER V.

THE TREASURER.

A Lodge Treasurer has at most times an inconspicuous duty—especially is this true if his duty be well done. If not well done, both Lodge and Treasurer suffer.

His official duty requires that he receive the funds of the Lodge and pay them out when furnished with properly signed vouchers, all of which sounds very easy, but for various reasons many Lodge Treasurers often go astray in the performance of their official business. The fault is largely personal, for the law governing this part of the Lodge's work is usually plain and simple, and the official duties are easily performed.

To begin with, every Treasurer should have the Laws as found in the Local and Supreme By-Laws, together with any and all Resolutions that govern his work, typewritten and pasted in his account-book. "Ignorance of the Law excuses no man" is an early Roman maxim. He should then be firm in his demands that the Secretary turn over all the money paid into the Lodge, instead of turning over *what is left*, as is often the case. In other words, every dollar of the Lodge's funds should pass through the Treasur-

er's hands. There should be recorded in his account-book the source and disbursement of all funds. Demand a properly signed voucher before paying a bill. Pay all bills amounting to one dollar or more by check, when possible, writing in the lower left-hand corner the nature of the bill for which the check is written; *e. g.*, "Dec., 1915, Rent." Banks do not like to handle checks less than a dollar. Do the Lodge's banking in some bank other than the one in which the Treasurer's personal banking is done, and do it in the Lodge's name.

The Treasurer should insist that his accounts be audited as often as the Local and Supreme By-Laws specify. He should have vouchers for every dollar spent. He should have his bank-book balanced a day or two prior to the audit, and this, together with account-books and vouchers, should be turned over to the Auditing Committee. Everything should be so plain and well kept as to make the presence of the Treasurer at the auditing unnecessary. After the accounts are audited, the Committee should read a written report of their findings, which should be adopted by the Lodge. The Treasurer should insist that the report be read, adopted, placed on file, and so recorded in the Secretary's minutes. Nothing less than this is satisfactory for future reference.

If for any reason the Treasurer should resign or be removed before the expiration of his term of office, the

Lodge should have an audit made of the accounts before installing another Treasurer. No one accepting the office of Treasurer should resign before the end of his term. To do so may cause unwarranted suspicion. To be removed from office because of inefficiency or dishonesty is inexcusable.

The Treasurer should bear in mind that he has two reputations to guard—that of the Lodge and his own. He should not be a passive nonentity and permit poor business management, but should make his influence for thrift, honor, honesty, and good business methods felt when needed. He should remember that the local Lodge's funds are made up, for the most part, of the hard-earned money of working-men or women, and should be spent for the improvement and growth of the Lodge in a manner acceptable to all the members of the Lodge.

If men and women of social, educational, and business standing are to be solicited to join a Lodge, they must find its business affairs conducted in a business-like manner, or they will withdraw their patronage and influence. Poor management of a local Lodge may discredit a Fraternal Insurance Society that has high-grade insurance, for many persons will judge the whole organization by the good or bad management of a local Lodge. The Treasurer therefore should manage his business in such manner that adverse criticism is impossible. He should take a personal pride in his

work, to the end that there will be more funds on hand at the close of his term of office than at the beginning, unless some unusual expenses have been incurred. He should at no time refuse to permit an inspection of his accounts. At all times he should remember that the expenditure of other people's money should be conducted on a higher plane than the expenditure of his own money.

The Treasurer should work with the Trustees or Finance Committee and the Presiding Officer to see that sufficient funds are kept to meet all obligations. For this reason he should familiarize himself with the probable needs of the Lodge and wield his influence accordingly. He, like all other officers, should try to make a good showing of efficiency in his administration.

CHAPTER VI.

THE CHAPLAIN.

The religious and ethical features of lodge work are sometimes very poorly practiced. This is true probably because of the great number of persons in the Lodge, representing various creeds and cults and no creed or cult, who are apparently unable to see the difference between Essentials and Non-Essentials in this phase of life. If a Lodge were composed entirely of communicants of one religious body—for example. Presbyterians, Lutherans, Jews, or Roman Catholics—all would be well; but when it has representatives from a dozen or more religious faiths present, a really important part of lodge work must be minimized because of a lack of tact or because of not knowing what is common ground, religiously, for all present. It is necessary, then, that the religious activities of a mixed Lodge include the application of those ideas and principles only that are fundamental in all creeds.

When new members are taken into a Lodge, they are given a religious obligation, usually by the Chaplain or the Presiding Officer. Whoever gives this obligation should give it in a reverent manner and with good locution, in order that its ethical and religious

principles will be properly impressed upon the persons taking it. While the obligation is being given, all other members present should observe strictly the rule of Silence. Nothing should be said or done by anyone present that will cause any levity, irreverence, or sacrilege. Let it be borne in mind that at this particular time the most sacred thing known is being dealt with, namely, the Human Feelings; for, if an obligation is properly given, it calls forth, not only in the minds and hearts of those taking it, but also in older members present and listening, the highest and most noble religious and ethical sentiments of which they are capable.

Lodge Prayers are sometimes said in a meaningless, perfunctory way. This should not be, for prayer said in a lodge-room is just as sacred as a prayer said in a cathedral. When the Lord's Prayer is used in the Lodge—and it should be used by all Christian Lodges—all members present should repeat it in an audible, reverent manner. If other or additional prayer is said, strict observance of the rule of Silence by all except the Chaplain is indicated. Irreverence during prayer is inexcusable and should not be tolerated by the Presiding Officer.

In Lodges in which the Chaplain is the official visitor of the sick and afflicted, good judgment must be used in his selection, for there is need of infinite tact and discretion in the performance of this duty. To know how to call on the sick and say the right thing in

the right way, to arouse a hopeful, cheerful feeling in a few minutes' time, and then silently depart, is a rare accomplishment, which makes of its possessor a veritable Angel of Mercy.

The Visitor should not enter the room of the sick person unless asked to do so, nor should there be manifested any curiosity regarding the nature of the sickness or injury. If the Visitor enters the room of a bed-fast patient, he should remain but a few minutes and should seldom be seated, even though asked to sit. See nothing but the patient. Hear nothing but that which gives an opportunity to cheer and comfort. Repeat nothing said by patient, family, nurse, or physician. Make no detailed reference in lodge-room or elsewhere to things seen or heard in a home where there is sickness. This is imperative.

Very frequently it becomes necessary that the members of Fraternal Insurance Lodges give help to afflicted members, nursing the sick and injured, doing housework, cutting wood, shoveling snow or coal, or any of the many duties incident to the sick member's life or to his family's life. Here again Tact and Silence are indispensable. Let not the right hand know the good deeds of the left. An act of kindness does not need to be heralded from the housetops.

Should Death enter a Lodge, the Chaplain, Secretary, and Presiding Officer, or two or three other members, should immediately call at the home or under-

taking establishment to identify the dead and offer the service and sympathy of the Lodge. If the Lodge is asked to conduct the burial service, it should do so in a quiet, unobtrusive manner, giving precedence at all times to the ceremonies of the Church, if there are any. If the deceased was a member of more than one Fraternal Organization, the relatives will doubtless select the Lodge to conduct the burial service, in which case the other Lodges should quietly acquiesce and pay their last tribute to the deceased as individuals and in a manner befitting the occasion; for selfishness and ostentation are inexcusable at this time.

The custom of having an annual Memorial Service for deceased members is a good one, and demands the best thought and action of the Lodge. The service may be held in the lodge-room, and the address be given by a member or some other person invited to give it. It is usually more convenient to ask one of the local clergy to have the service in his church on Sunday evening, in which case the Lodge should bear the expense of the Programs, Flowers, and any other additional expense incurred by the Church.

The service and address should not uselessly bring back to the minds of those present the acuteness of griefs that the Healing Hand of Time has relieved, but instead should extol the virtues of those who have gone before and impress upon the minds of those

present the importance of a life-work well done, so that each may say with Henley:

“So be my passing!
My task accomplish'd and the long day done,
My wages taken, and in my heart
Some late lark singing,
Let me be gathered to the quiet west,
The sundown splendid and serene,
Death.”

CHAPTER VII.

THE TRUSTEES.

Subordinate Lodges, having property other than the regular equipment of the lodge-room, such as a Hall or real estate, usually have Trustees. As ordinarily defined, their duties are to attend to the legal and financial affairs of the Lodge in accordance with the State law, the law of the Supreme Lodge, and the local By-Laws. The Trustees, usually three in number, should serve a term of three years, the terms of the original three being so limited as to create a perpetual body; that is, one of the original three should be elected for a term of one year, one for two years, and one for three years.

In selecting a Board of Trustees or a Finance Committee, if there is no Board of Trustees, the Lodge should be governed by the rule of Efficiency; for being a Trustee requires not only business ability, but also vision and courage. A man who has not all three of these qualifications has no place on a Board of Trustees. He must have sufficient business ability to see that the Lodge's funds are justly and profitably spent; sufficient forethought to see that the funds are provided to meet the obligations of to-morrow, next month, and

next year; and sufficient courage to demand that his ideas be followed.

The Trustees should serve as the Auditing Committee and should see to it that the accounts of the Secretary and Treasurer be audited as directed by both the Supreme Lodge and the local Lodge. The bonds of financial officers are useless unless the accounts of the officers are audited as required by the bonding company. All concerned should be governed accordingly.

The Trustees should exercise a watchful care over the general state of the Lodge—its growth, its reputation as a business institution, its advertising, its means and methods of getting new business, the cause of its loss of business, if any, together with such other things as are usually encountered in the management of a private business institution. They should support and encourage the Deputy in his work of getting new members, and, in turn, they should receive the hearty support of the entire Lodge.

The custom, prevalent in some Lodges, of permitting any member to make a motion which necessitates the expenditure of the Lodge's funds is not a good one and should not be encouraged. The fact that the member has the legal right to make a motion to spend the Lodge's funds does not give him the moral right to do so. This right, like the right of Freedom of Speech, is at times greatly overworked. Motions to

make or pay bills, even though small, should be made by members thoroughly familiar with the Lodge's business. Preferably, these motions should be made by the Trustees, Secretary, or Treasurer. It is the duty of the Trustees to see that the business of the Lodge is conducted in an effective manner. A Lodge is like an individual in that it should get as much for its money as possible. This it can do only by having men of judgment serving on its Board of Trustees, or Finance Committee, if there are no Trustees.

It is not often that a local Lodge finds it desirable to have a large sum of money on hand, although in villages and small towns where property is cheap a Lodge may well aspire to own its own home. This is seldom practical in larger towns and cities. Aside from its actual running expense, consisting of salaries and hall rent, its funds should be spent almost entirely on its Fraternal Work and its Advertising. A detailed annual report, in addition to the regular auditing report, should be made from year to year, to assist in increasing the efficiency of the Trustees' work.

CHAPTER VIII.

THE MEDICAL EXAMINER.

The solvency and permanency of a Fraternal Insurance Society depend largely upon two things—the adequacy of the rate and the quality of the risks admitted. Upon the local Medical Examiner, then, is thrown great responsibility, for it is he that determines largely who shall and who shall not be admitted.

The method of selecting a Medical Examiner for a Lodge is, as yet, quite unsatisfactory. He is usually solicited by a Deputy or Organizer, commissioned by the Medical Director, and put to work. There are many faults in this method.

A Medical Examiner should have the necessary ability to make the examinations, sufficient energy and industry to do as well as he knows how to do, and should take an active interest in his Lodge's affairs when his time permits. Neither Deputy nor Medical Director can determine any of these things except the place and date of a physician's graduation.

Much of the Medical Education, graduation, and licensure has until recent years been of very poor quality—but the future is brighter. The Diploma-mill has ceased to be. The medical schools, conducted as

advertising schemes for their faculties, are fast disappearing. The public is learning more and more of this matter and is looking into the source and extent of physicians' literary, scientific, and hospital training.

In selecting a Medical Examiner, a Lodge, Deputy, or Medical Director should secure the very best possible. Here, as elsewhere, Quality should be the very first consideration. When a Lodge is so fortunate as to have a scholarly Medical Examiner that takes an interest in its work and the rights of the Supreme Lodge, it should not permit a Deputy or some offended member, who has had an applicant rejected, to have him removed and a physician with a more flexible conscience put in his place or added to the list of Examiners.

The physician who is too busy or too big is not desirable. Likewise the physician who is plus on accommodation, who will drive five miles for a dollar, who will examine an applicant in a lodge ante-room in five minutes, who will look at an applicant's tongue and guess at the rest while on the street, is also undesirable.

There is but one satisfactory place in which a physician may examine an applicant, and that is the physician's private office. To ask him to do otherwise is unfair to him and the Society. To demand or permit him to make examinations in lodge ante-rooms, shops, factories, business offices, in private

homes in which others are in the room with him and the applicant, is a travesty on professional work. Extenuating circumstances sometimes make it necessary that a physician go to the applicant's home for the examination, but all irregularities of this kind should be reduced to a minimum. The applicant should be made to understand that the examination is a serious business, and that he must tell the truth, the whole truth, and nothing but the truth, in answering the questions; for in this way future litigation between his beneficiary and the Insurance Society will be avoided.

Vital statistics of considerable accuracy are now collected in nearly all the States. The extent and accuracy of this work is growing, and before many years the dates of birth and death, together with the cause of death of nearly all persons, will be a matter of State record. Family Histories can not then be falsified, and it will be apparent to any person seeking Life Insurance that a bad Family History willfully changed by an applicant may ultimately end in disaster, and make his policy void. This information should be disseminated to the end that it becomes common knowledge among all people; for willful misrepresentation of any kind on the part of the applicant is done because he thinks it will not be found out. All litigation over death claims is detrimental to the cause of Life Insurance and is especially injurious to the Society involved. The Medical Examiner can, if he will, do much to educate his Lodge along this line.

Applicants for membership should present themselves for examination at the physician's office, when possible, between four and six o'clock in the afternoon. If there is local inflammation in the applicant sufficient to cause a rise of temperature above normal, the application should be held until such time that the temperature is normal throughout the day. Care should be taken that an applicant is not rejected on account of a temporary disability, for much injustice to the candidate may be done in this way.

No Medical Examiner should take too much for granted and be indifferent to urinalysis, for experience shows that no age or sex is immune to nephritis.

Tuberculosis produces the highest mortality rate of any disease in America. Here the Medical Examiner has a difficult task before him, for incipient cases are hard to detect and chronic cases are easily mistaken for something else. When the physician makes inquiry of the applicant regarding his association with tuberculous persons, there are many mistaken answers given. Few laymen are able to recognize or even suspect the disease early; hence the many thousands of persons who are working, eating, and sleeping with or at least in the same house with the tuberculous keep up the mortality rate from that cause in Life Insurance Societies. It can not be repeated too often that the Medical Examiner should talk to his Lodge frequently on the subject of Tuberculosis. It is not only

his duty to admit only good risks—he must also try to keep them good.

Fraternal Insurance Lodges could easily be made the means of extending the work of Preventive Medicine, which is now recognized as being one of the most important duties of the Medical Profession. This work of teaching people how to keep well is true Fraternalism, and, if properly carried on, is worth to the individual member and his family more than the price of his local Lodge dues.

In filling out the medical application the Examiner should write legibly, so the Medical Director can read it. Physicians are frequently very poor writers. This is not entirely the lack of ability, but is usually due to carelessness and an affectation regarding their rush of business. All applications should be read over by the physician or Deputy before being sent to the Medical Director. This will enable him to notice errors and omissions, and prevent the return of the application by the Medical Director for correction. Every local Examiner should consider the medico-legal phase of his work. He should do his work so well and write the answers to the questions so plainly that he would not be ashamed of his work if it were ever brought up in court. The besetting sin of Medical Examiners is not Ignorance, but Carelessness.

Most Medical Examiners of Fraternal Insurance Societies are poorly paid. Poor pay often produces

poor work, regardless of arguments to the contrary. It will continue so until examination fees are raised and are paid by the Society, instead of the applicant. A candidate meets the Examiner before he meets the Lodge. The Deputy should see to it that the applicant goes to the physician's office for an examination, done in a thorough, scholarly manner. This, with good, high-grade lodge work at the time of his initiation, will give the new member a good, wholesome respect for the Society he has joined. On the other hand, poor, cheap medical examinations with poor lodge work is likely to give the new member the impression that the whole business is a mere makeshift.

CHAPTER IX.

THE INDIVIDUAL MEMBER.

The individual lodge member is prone to underestimate both the value of his service in lodge work and the value of lodge work to him. This idea or feeling is sometimes so extreme that many members take no interest in the affairs of the local Lodge except that of paying their local dues and premiums. That many members remain away from Lodge month after month and year after year is not surprising when the causes are examined more closely.

The men and women who belong to Fraternal Insurance Lodges are invariably working-people. With hands or heads, or, more properly, with both, they struggle with the task of making a living. Fraternal Insurance work does not appeal to the oft-mentioned "idle rich." There are many reasons, then—most of them good ones—why large numbers of men and women do not attend Lodge. A few of these reasons will be considered at this time.

A man or woman who works and is physically and mentally tired feels like resting when the day's work is done and the evening meal is eaten. Can one consistently expect this particular class of men and women to attend the Lodge's meetings?

In cities and large towns most members must pay car-fare to and from the Lodge. Considering that their incomes are often small and the demands made on them for the necessities and comforts of life are great, can one expect members of this class to attend Lodge meetings?

Many women are afraid to remain at home alone at night with their children. Can the men in these families be expected at Lodge?

Some men and women find others' children annoying. This is quite generally known. Can men and women belonging to mixed Lodges be expected to attend and take their children with them and run the risk of annoying other members?

Many men and women with regular hours of employment find their time all too short to do the very numerous little things that come up from day to day in and around their homes. Can they be expected to attend Lodge?

There still remain, however, vast numbers of men and women who are not detained at home because of the above-mentioned reasons or any other reasons, except that they do not want to go to Lodge. The question naturally arises, then, Why do they not want to attend Lodge? The answer is apparent. *Because the Lodge meetings as conducted are not worth attending.*

Men and women actively engaged in this work should face the facts in the case and study the needs

of their respective Lodges in order that the meetings may be made profitable to a larger number of members. The non-attending member has no right to say to the active member, "You should do something to make the Lodge profitable for me," any more than he should say to the active member, "You should make a living for me"; for, although Fraternalism means helping someone, it especially means helping someone to help himself, and no one of mature judgment and years should care to be a social or financial parasite. To get somewhere in the world, to accomplish something, is the result of persistent personal effort; and, strange as it may seem, there is nothing so helpful to a man as that of helping someone else.

Each and every member, whether he is actively engaged in the Lodge's work or not, should question himself in this manner:

What is Fraternalism?

What is Fraternal Insurance?

Is my local Lodge a success?

Have I done anything to make it a success?

Has anyone in it by word or deed helped me?

Have I by word or deed helped anyone in my Lodge?

Is my Lodge helping anyone who does not belong to it?

Do I want to learn something more in order that I may get along better?

Do my fellow-members want to learn something more in order to live better?

Are we working together for our mutual helpfulness?

Am I boosting and building, or croaking and knocking?

Two social aspirations in the human heart are almost universal. The First is that of self-improvement, or self-help; the Second, that of improving or helping somebody else. Upon these two aspirations Fraternism is built.

A man can give only that which he has to give. If he has power of employment, he can give employment; if he has potatoes, he can give potatoes; if he has book-learning, he can give book-learning; if he has money, he can give money. In this way one could enumerate an endless list of possible gifts. A very fortunate thing for all givers is this: That the value of a gift is not judged in terms of money, but in terms of *usefulness*. If a boy is very hot and thirsty, the most acceptable gift for him will be a glass of water, and not a pair of skates. If a man is very hungry, the most acceptable gift is a good square meal, and not a theater ticket.

Each and every member belonging to a Fraternal Insurance Lodge has many useful gifts for every other member. The lodge-room is a place of exchange where the members should meet weelily to give and

to receive their Fraternal gifts and transact their Fraternal business. It matters not whether the gift be a hearty hand-shake with a cheerful greeting, a learned and practical discussion of a subject having to do with our daily life and living, a helpful hint for our social and economic betterment, the giving of money or provisions to the needy, or any other of the numberless things that can be said or done to make life more pleasant or profitable.

The individual member should not shirk his responsibility in the matter. He recognizes his own need of help, as well as the need of help by others. He has known the Golden Rule since his early childhood. His Lodge furnishes a means or medium through which he may carry on his Fraternal activities profitably for himself and his fellow-members.

"He profits most who serves best."

CHAPTER X.

THE PARLIAMENTARY WATCH-DOG.

A character frequently found in lodge work is a man, usually of mature years, often a Past Presiding Officer, full of zeal for the Lodge and what it represents, who feels himself to be a self-appointed, self-constituted guardian of the Laws governing the Lodge as well as the Parliamentary Laws which govern its proceedings. This man is often and rightfully called the Lodge's Parliamentary Watch-Dog. His services in this capacity are invaluable, for no Lodge is ever too exacting in obeying its laws, while many of them have a laxity of interpretation and observance of law that would not be tolerated in street urchins' games at marbles.

Law is a rule of action established by recognized authority to enforce justice and prescribe duty or obligation. Law is founded upon experience and reason, and is intended as a guide for those having less experience and less ability in the management of the Lodge's affairs.

Some Lodges have so many members present at their meetings who are familiar with the Law and its demands that reference to the law itself is seldom made. This is as it should be, for continuous reference to the

Law in lodge work is usually an evidence of gross ignorance or, rarely, of chicanery.

The new member who lacks experience and knowledge, the indifferent member who doesn't care, and the member who has an axe to grind form a trio that causes the Watch-Dog to growl with warnings of displeasure. It is well to heed his growling and stop before he is aroused to furious attack, for willful breaking of Law by a majority present should call down the wrath and condemnation of the Supreme Lodge. It can not be impressed on lodge workers too forcibly that Law *must be obeyed*. If the Law is found to be unjust, obsolete, or inadequate, it should be repealed or changed to meet the needs of the Lodge.

Proficiency in Parliamentary Law is not attained in a day, but is the result of years of study and practice. Knowledge of this subject is very elusive—here to-day, gone to-morrow. A good parliamentarian must keep his memory constantly refreshed by frequent reference to a good Manual on the subject. Robert "Rules of Order" is entirely satisfactory for ordinary lodge work.

The practice of leading the Presiding Officer into a trap, into a maze of entanglements for the sake of humiliating him, is sometimes amusing, though rarely commendable. All lodge members should strive to learn Parliamentary Law and the By-Laws, both local and Supreme. Systematic effort should be made to

teach these things. Much of the ignorance of these subjects is inexcusable and is the result of poor Educational work in the Lodge meetings. The subject is fairly simple, and any well-informed person can with a Manual teach the essentials necessary to good parliamentary procedures.

The moral effect of disobedience to law is detrimental not only to the local Lodge, but also to the larger Society of which it is a part, as well as to the Fraternal Insurance cause itself. Men of affairs, going into a lodge-room, expect to see its work done in a systematic, orderly manner. If, instead of this, they see its affairs conducted in a slovenly, haphazard way, they are given a wrong impression of the merits and stability of Fraternal Insurance.

Expediency and Indifference are the two chief offenders, the two arch-criminals who are most often guilty of law-breaking. The reason so frequently given by Presiding Officers and others who know better than to permit the breaking of law is, that "it doesn't matter." Sometimes it doesn't matter, but usually it does. Lax discipline in business and organization work is always injurious and sometimes disastrous to the system. What would happen if the Postmaster sold postage stamps on credit? Does a military officer permit disobedience? Does a railway conductor disobey his running orders? Let it be borne in mind at all times that Obedience to Law is one of the car-

dinal principles of successful lodge work, and that the old Parliamentary Watch-Dog is not essentially a disagreeable, contentious fault-finder, but a man of high ideals and far-seeing vision, guarding the Lodge which he loves from pitfalls and evils it knows not of.

CHAPTER XI.

DEAD, BUT NOT BURIED.

A very common statement heard of the local Lodge is that it is dead. It is common because it is true—"and pity 'tis, 'tis true." If one reads a Society's paper, he sees in the news items from different Lodges that new life and activity are joyously expected. It is apparent, then, that many members see that their local Lodges are dead and that all see the need of new life and greater activity.

What causes the local Lodge to die, or, more accurately speaking, to lie dormant? Each member has a somewhat different answer, as indeed each Lodge is a different problem; hence a discussion of the subject admits only generalities.

One of the primary faults lies in the lack of a definite Plan of Action—nothing to do! An individual who has nothing to do usually does nothing, and he does it well. The same is true of an organization, for when it has no work laid out, it does nothing. The first duty, then, to be taken up by the Lodge, is to determine upon some definite work to accomplish.

When the Presiding Officer is installed, he should lay down a Plan of Action. He should take the Lodge

members into his confidence and say, "Let us do thus and so for the upbuilding of this Lodge."

Committee work is altogether desirable; for, when well done, it rids the Lodge of unnecessary talk and useless discussions. As many different members as possible should be used on the committees; that is, no person should serve on more than one committee. Experience has shown that it is best to have responsibility and honor shared by every member instead of being limited to the Presiding Officer.

The newly installed Presiding Officer should use great care and judgment in appointing his committees. The By-Laws should provide for the following Standing Committees, consisting of three members each, to serve the full time of the Presiding Officer's term of office: (1) An Auditing Committee, preferably the Board of Trustees, if there is one; (2) Committee on Fraternal Work; (3) Committee on Educational Work; (4) Entertainment Committee. There is but one reason why a member should be put on a committee; namely, his ability and willingness to do good work.

The Presiding Officer should be *ex-officio* a member of all Standing Committees, and there should be close co-operation between him and each committee; also, the different committees should confer with one another and work in harmony for the highest good of the Lodge. It is especially important that the Auditing Committee, when composed of the Trustees, be consulted regarding proposed expenditures.

A detailed report of receipts and disbursements should be made at the close of the year. This report should show that a large percentage of the Lodge's funds, excluding rent and salaries, has been spent for Fraternal Work and Advertising.

Plans to advertise the Lodge, together with securing the necessary funds, should be definitely considered and effectually handled. Get the Lodge before the public in a good, wholesome way. This can not be done in a day; it takes time and effort. Make the Lodge stand for something progressive, elevating, and generally helpful in its community. Let the quality of its work be so good, its ideals so high that others will want to join. Above all, remember that Fraternalism means *helping* somebody, and not merely *talking* about helping somebody.

In all dead or dormant Lodges the lack of a Leader is apparent. The Lodge may not have among its members one capable of leadership. On the other hand, and this is the more usual case, it may have one or more that have sufficient ability and yet will not serve. The cause of their refusal to serve usually lies outside the person wanted as Leader, for the desire to lead is almost universal in men having ability. The membership should seriously consider, then, what is the cause of their refusal. In all probability there will be found a lack of co-operation on the part of the membership in carrying out the plans of the Leader.

There may be found disobedience to constituted authority. There may be found a lack of respect for the Leader's position and his special training and ability. There may be found gossip, fault-finding, tattling, and a bad grade of social behavior. These conditions will drive the man gifted by nature and blest by education and culture to be a Leader out of the active work of the Lodge, and leave it to perish for lack of Leadership.

In the making of a Leader many things are necessary, of which the first is native ability. Justice, patience, generosity, vision, and courage must be inherent in the man who is to lead others. To this must be added Knowledge gained by personal experience or from some other authoritative source.

The lack of members having ability to do the work of Lodge officers effectively is always a problem. There are two solutions. The first is to go out and get them for a definite purpose—for example, asking a musician to join, in order to be the Lodge's musician. The other way is, in the language of the manufacturer, to take the raw material and train it up to a finished product. This can be done by putting members having ability, but no experience in organization work, on committees and in minor offices until they gain the necessary knowledge to enable them to do more important work in a satisfactory manner.

Dissension and Strife are ever important factors

in preventing good lodge work. Fortunate is the Lodge that does not have them. A careful study shows many causes for this unfortunate condition. There will usually be found a lack of high ideals, no plans, no actual Fraternal Work going on. There is often selfishness, jealousy, gossip, and the repeating of gossip; a lack of the proper regard for the rights and opinions of others, and a lack of willingness to yield a point. A good organization worker thinks first of the organization, and not of himself. He knows that in the dark all cats are gray. He knows that if his Lodge is to make progress, one man in it that can see is worth forty blind men.

A Presiding Officer can not make something out of nothing; he can not instantly polish up the socially uncouth; he can not instantly reform members who are cursed with bad thoughts, bad feelings, bad motives, and bad manners; and yet he remains the most powerful individual in the Lodge in the prevention of Dissension and Strife. This he can do by strict adherence to principles of justice, truth, and honor; by courageously holding up a standard of high ideals to be followed; by overlooking minor faults in his co-workers and by commending their good motives and efforts; by demanding and obtaining good business methods and results; and by instilling into the hearts and minds of the entire Lodge the fact that Fraternalism is one of the most potent influences to-day in the improvement of Humanity.

CHAPTER XII.

CHILDREN'S DAY.

Just as the twig is bent the tree's inclined.

—*Alexander Pope.*

Many Fraternal Insurance Societies are now old enough to have what might be called a Natural Growth, the result of young persons joining the Society to which their parents belong. Henceforth this patronage will increase and will not fluctuate, as solicited patronage often does. A child respects and likes its parents' Lodge just as it does its parents' Church. It is often said that one inherits one's religion and one's politics. The statement will apparently have to be expanded to include Lodge Affiliation. There are many advantages in father and son, or mother and daughter, or, in Societies that admit both men and women, the whole family, belonging to the same Lodge. These advantages will increase as the efficiency of the work of the local Lodge increases.

In future years the custom, now more or less prevalent, of joining a Lodge, remaining a member a few months, then dropping out to join something else, will have passed away. The "chronic joiner" will be known only in History. When men and women learn more

of Fraternal Insurance rates, they will see that two things are all-important. The First is, that the rate of the Society must be adequate; that is, it must be high enough to insure permanent solvency of the Society. The Second is, that the policy or certificate must be secured early in life. Taking out life insurance is like many other accomplishments—the great secret of success is in Beginning Right!

Whole Family Insurance has now appeared and is thought to be a desirable addition to the Fraternal Insurance System. If in future it is incorporated into the Societies, the subject of Fraternal Insurance will be impressed upon children's minds more constantly and forcibly than ever before. Without it, there is still much to be done. Children can and should be taught the necessity of Insurance, the desirability of taking out their policies early in life, and the necessity of paying an adequate rate for the protection. Much of this is and will be done unconsciously.

In addition to this, there should be established in all Societies a Children's Day Festival—a day upon which Children and Parents and the friends of each, both large and small, may meet in the park or on the stream for a happy outing. This should be made the greatest event of the Lodge year. Children themselves need little entertaining, for, if they can be taken to a park or stream, their resourceful minds soon find more than enough to occupy their time. Something to

satisfy their voracious appetites is the one essential for a Children's Picnic. Indeed, the eating itself is not without considerable interest to most of the grown-ups. In large cities, a park containing a Zoo is a veritable heaven of delight for the little ones and should be made the gathering-place when possible.

Everything should be done to make these days never-to-be-forgotten times in the minds and hearts of the children, for ere long they will take up the duties of lodge work and be the men and women who will shape the destiny of Fraternalism, and whose efforts will work out the problems of the coming years.

CHAPTER XIII.

LODGE ENTERTAINMENTS.

In the growth of Fraternal Insurance as an institution and as a business, the entertainments given by the local Lodges have played an important part. They have been beneficial in some cases and have been instrumental in increasing the membership of the Lodges, especially by bringing into them persons who were seeking entertainment for themselves and their friends at the least cost possible. Some of these members have been efficient and loyal Lodge workers, while not a few have merely worked the Lodge.

Each local Lodge is primarily a business institution with something to sell—Insurance. Organizers, Deputies, and others interested in increasing the membership saw the necessity of getting their business before the public, with the result that Entertainments were given as an advertisement. This plan has been used in various Lodges since the early days of Fraternal Insurance work. It is still a common practice in some communities and Lodges, while others have never taken it up, or, having done so, have discarded it.

As an advertisement, Entertainments are a failure. They bring but few persons into the Lodge, and

too frequently those who join because of entertainments are not desirable Lodge members. Any careful observer knows that men and women who are constantly seeking entertainment possess little prudential forethought and care but little about the protection of others. A Lodge that is to grow, be efficient, and endure must be composed of, or at least controlled by, members that have joined through business motives; that is, because of their recognizing the need of insurance.

It is occasionally necessary that an open meeting be given, as for the entertainment of a Supreme Officer or a Public Installation of officers. At other times it is better that the Social sessions be limited to members only. This has the advantage of social exclusiveness. If others want to come, let them join the Lodge and come as members.

The custom of using the local Lodge's funds to defray the expense of social sessions is not entirely right, for the proportion of members that attend is very small. A Lodge's funds should be spent in a way that will help or at least meet the approval of all the members. It is more commendable that the expense of social sessions be met by those actually attending.

What can or can not be done as a means of entertaining at social sessions will depend upon the individual Lodge and the community in which it is located. Nothing should be done that will injure the Lodge or discredit the organization of which it is a part. Games,

music, recitations, dancing, cigars, etc., are commonly used. The Entertainment Committee should anticipate the needs of everyone present. The Golden Rule of the social world is, Make the other fellow feel at ease. Do not attempt too much up-to-date stuff in entertaining. Look backward, and not forward. Old games, old music, old recitations, and old styles of dancing get best results. Lodge entertainment, especially for mixed Lodges, should be similar to that in the home life of the members, and not that of the theater or dance-hall.

Using the word "Social" in its proper sense, the purpose of the Lodge social is to enable persons who like one another to meet with that degree of intimacy and contact that will permit them to know each other better; for the Happiness of a person's life is not measured in terms of money, but in terms of Love.

"The friends thou hast and their adoption tried,
Grapple them to thy soul with hoops of steel."

CHAPTER XIV.

EDUCATIONAL WORK.

There are at the present time in America one hundred twenty-one thousand Subordinate Fraternal Insurance Lodges, having a total membership of over eight million men and women. That this is a great field for Educational Work is apparent to any person of observing mind; that the field is virgin soil is likewise apparent. A few years hence it will not be so, for the strenuous life of to-day demands that we make use of all our opportunities. There is so much to be learned, and the desire for Education, social betterment, good health, and all else that helps to make life more pleasant and profitable is so great that ere long Fraternal Insurance Societies must see the necessity of engaging in this work. The first efforts will often be crude; for this work, like nearly all work done by vast numbers of men and women having such different needs and abilities, will need time for development.

It is not possible at the present time to determine or forecast with definiteness or exactness the nature of this work. That must be left to the needs of the individual Lodge, its ability to meet its needs, and the demands of the coming years. A few general ideas may be mentioned profitably.

The subject of Life Insurance itself, the rights of the insured and the rights of the beneficiary, is ever a practical theme. Each and every person should understand what his policy or certificate is worth to him or his beneficiary in case he dies. Very frequently the member does not read over his policy or certificate and holds an erroneous idea regarding its value. Many men and women are carrying term insurance thinking it to be whole life insurance. Many carry policies that are not worth their face value until they have been in force for years, and yet do not know it. All ignorance and erroneous ideas held are detrimental to Fraternal Insurance, for the whole system and business is condemned when a member becomes dissatisfied with his contract. It would not take long for some well-informed person to explain each kind of policy held in a Lodge, for most Societies write but two or three kinds of policies. This should be done with such frequency that all will understand their contracts. The reasons for the Lodge as a part of the Fraternal Insurance System should also be explained repeatedly.

The matter of rates and permanent solvency should not be a subject known and understood only by a select few. Let the light in on all these things. The membership should be taught that in the legitimate business world one does not get something for nothing. The members should be taught not to confuse the

Fraternal Features of the local Lodge with the dollar-for-dollar business management used by the Supreme Lodge to maintain its solvency.

The members should also understand the importance of making a legal contract. Much of the litigation in Fraternal Insurance business is the result of false answers in the medical examination. State laws and Judicial decisions are becoming less lenient in this matter. Clinical records, kept by physicians and hospitals, together with vital statistics kept by the several States, are interfering with made-to-order Family Histories and Personal Histories in medical examinations.

The weak points of the Fraternal Insurance System must not be hidden from the membership. They should know the truth; for then, and only then, will they see the necessity for improvement. Much good can be done by having some well-informed member discuss, from time to time, the news of the Fraternal Insurance world. There are several good monthly journals published on the subject, any one of which will furnish sufficient material.

Preventive Medicine furnishes subjects for several good talks every year. The local Medical Examiner is always available and always willing. Sanitation, Typhoid Fever, Diphtheria, and other infectious diseases are both interesting and profitable study. Tuberculosis, itself now causing one - tenth of all the deaths; ever remains the leading problem of the Med-

ical Profession. The principal means of fighting Tuberculosis is Education. A Golden Opportunity in every Lodge is lost if it does not have the subject discussed three or four times annually.

A well-educated Dentist, if there is one in the Lodge, can give excellent information on oral hygiene and other phases of his professional work. He, too, is willing and even anxious to do his share in keeping humanity healthy and happy.

If there is a Lawyer in the Lodge, he can be used to advantage in studying the legal points of Life Insurance. He is usually a good public speaker and has ability to be a good organization worker.

Study of Parliamentary Law is always desirable. All executive officers should be well informed on the subject, and as many other member as possible will find it profitable. Let the study course be definite, to admit preparation. Study that which is and will be used in the Lodge. Avoid incoherent and useless discussions.

It now and then happens that a Lodge has a member with leisure, education, and ability to talk, that can review Current Events in an interesting manner. If so, he could, if he would, fill a long-felt want in the lives of many men and women who have not the time or the opportunity to read much except the daily paper, by giving a brief, interesting review of the events of the day.

Work in the Fine Arts, when such can be given in a Lodge, has the added charm of being entertaining, as well as instructive and elevating. Of this kind of work Music is most practical and profitable; for, while a great many persons do not sing or play, yet the appreciation of music is almost universal. In most Lodges a quartet of singers can be had. Chorus work is desirable because of its including so many members. Instrumental music, consisting of one or more instruments, is likewise desirable.

A good public reader is a useful member. Reading is communion with another mind. The thing to be read at Lodge will depend entirely upon the appreciation of the attending members. There may be few Lodges that would appreciate a reading from Shakespeare or Carlyle, while, on the other hand, there should be few that could *not* appreciate Longfellow, James Whitcomb Riley, George Fitch, or Irving.

If all Fraternal Insurance workers would read or would have read to them a little book, "When a Man Comes to Himself," by Woodrow Wilson, it would hasten the development of the Lodge's work more than many hours of ordinary lodge talk. There are many little books and essays of this type that are excellent reading for the man or woman who is struggling along to get somewhere in the world. Anyone, even though physically and mentally tired, can listen profitably for fifteen minutes or perhaps longer to a reading of this kind.

In all Educational work, very strict attention should be given the speaker or reader. A good listener can find something of value in any address. Being a good listener is quite as commendable as being a good talker.

If the Educational work of a Lodge is managed by a Committee—and it should be—the Committee should plan its work several months ahead, for Educational work in a Lodge can not be conducted differently from similar work in schools or clubs.

CHAPTER XV.

FRATERNAL FEATURES.

That best portion of a good man's life,
His little, nameless, unremembered acts
Of kindness and of love.—*Wordsworth.*

A discussion of the Fraternal Features that a local Lodge could carry on can at most be only suggestive. It is not possible for a writer on the subject to be definite, for the needs of each Lodge and its abilities to meet its needs must necessarily control its activities.

If one were to ask different members of our various Societies what Fraternal Features they have in their Lodges, he would probably get a different answer from each person. The question, then, "What are Fraternal Features?" is pertinent at this time. Literally, the word "Fraternal" means "brotherly"; hence the use of the word "Brother" in the lodge-room. Fraternal features, then, are such little acts of kindness and of love as one may expect from a brother.

To many of our members there are no Fraternal Features, for they have not entered the lodge-room for years. To others the same Lodge may be the very embodiment of fraternal activity, a place where much good work is done and much help received. If a per-

son does not attend the Lodge meetings, his Fraternal Insurance may mean little more than an opportunity to carry life insurance, for which he pays his premiums a month or more in advance, instead of a year in advance, as in the ordinary old-line company. This statement, of course, does not include the matter of cost, which is a monetary rather than a fraternal element.

The quantity and quality of fraternal work carried on in a Lodge will depend entirely upon the Ideals of the members attending from night to night. It may be little or much in quantity, good or bad in quality. Of this one thing we are sure: there is a Golden Opportunity to do good and great work for the improvement of our people in every Fraternal Insurance Lodge. This work lacks organization; it lacks definite plans and original thought.

Fraternalism means Helpfulness, the spirit and act of doing something of a helpful nature for somebody else. In most Lodges, when the funds permit, a member who is sick or in distress will have his dues paid if he asks it, all of which is satisfactory. But is that enough—does it cover the ground?

Improving people does not necessarily mean spending money on them. A large percentage of men and women are anxious to learn things—something, anything, everything that will help them to live better, earn more money, meet better men and women socially, help them to develop themselves as their in-

dividual needs may require. Our educated women have Literary, Musical and Domestic Science Clubs for their improvement. Men of means have their books, magazines, college training, and leisure time for developing themselves and keeping abreast of the times. The great masses of men and women lack time, opportunity, and ability to get many of the things they desire for their growth and improvement.

One virtue is almost universal among educated men and women—namely, their willingness to help those who have not had such good advantages along educational lines as they have had. The economic world is seeking ways, means, and methods of getting the jobless man to the job. A similar problem confronts us in featuring Educational work in Fraternal Insurance Lodges. The clergy, lawyers, physicians, public school teachers, and many others are willing and anxious to help. Why not have one meeting-night a month devoted to Educational work? The talks should not be long, technical, and tedious, but brief, definite, instructive, and helpful. There should be the strictest attention given by the audience. It is very difficult and annoying to discuss a scientific subject if there is whispering or any kind of inattention in evidence.

Sick benefits are seldom a success. If attempted, there should be a separate assessment and separate fund kept for those who would use it, for many lodge members, though poor, have too much pride to accept

sick benefits from a Lodge. They should not be asked to contribute.

Funeral benefits—that is, a gift of ten to fifty dollars to the beneficiary within twenty-four hours after the death of the member—is a more acceptable gift.

Sending flowers in time of sickness or death is a beautiful custom. They need not be expensive. Some Lodges have a penny drill each meeting, and the collected pennies are used to buy flowers for the sick.

Contributing to the Public Charities is not only good fraternal work, but it is also good advertising. In times of floods, earthquakes, cyclones, pestilence, and similar conditions, when the local papers are receiving contributions and publishing the names of contributors, the Lodge should give a few dollars. Everyone in the Lodge will approve.

If the Lodge is able, it should furnish a room in the local Charity Hospital or in the Orphans' Home or similar organization, if the city is large enough to have an institution of this kind. All men and women see the need of giving to these causes, yet few have money for that purpose. If some organization to which they belong gives only a few dollars, there is a wholesome feeling of joy and pride in each person because of the gift.

Giving to a member of the Lodge who has suffered a personal hardship has merit. This can be greatly overdone, and occasionally the Lodge is a victim of

deceit and chicanery. Watch carefully to see that the giving is done to the worthy poor, and not to a humbug with a hard-luck story.

When a man has risen to prominence, has achieved something from a worldly standpoint, and then looks back over his past life, he sees that it is not help given as money that calls forth his gratitude, but it is social and educational help. It is personal commendation or some help given that enables him to help himself that he remembers with greatest feeling. Why should a Lodge not have a ward or several wards—an orphan or homeless child that it helps when help is needed? Consider the thousands of orphaned children cared for in Masonic, Odd Fellows', and Pythian Homes. Is it not possible that an individual Fraternal Insurance Lodge could do some work of this kind? There is no lack of opportunity to do real fraternal work in each Lodge. What is needed is a few influential members to set the pendulum a-going. The Society's paper should have a column devoted to this subject. It would be more profitable than using its space for pictures of Degree Teams.

A maxim of our early childhood, "Satan finds mischief for idle hands to do," is applicable to lodge work; for the members, when giving their attention to some high-grade Fraternal activity, have less inclination to engage in dissension and strife. Keep high ideals before the Lodge constantly; for, with de-

sire born of necessity, zeal urged on by feeling, and wisdom ripened by experience, Fraternal Insurance Lodges should set about the work of helping and improving their individual members and all other persons coming within their sphere of influence.

CHAPTER XVI.

INFLUENCE HIGHER UP.

A great variety of opinions are held regarding Supreme Lodge Officers by individual members. Most of these opinions are good; some are bad; some, worse. When one reviews the history of Fraternal Insurance, the cause of these opinions is apparent.

A lack of Experience and Knowledge on the part of the early workers caused them to make mistakes, and, when Time showed them the errors of their way and forced them and their successors to change their methods and management, wide-spread complaints were heard from the members affected by the changes.

State laws and the rulings of Civil Courts and Insurance Commissions have cleared up the subject remarkably. Fraternal Congresses, both National and State, are raising the standards of the Business and its management and the relations existing among the various Societies. Progress, Publicity, Permanent Solvency, and Good Will have replaced former evils. The entire membership is better informed than ever before, and with Knowledge comes the power to demand the things that are right and the desire to avoid that which is wrong.

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There is but one reason why a man should hold office in the Supreme Lodge. That is because he can and will do good work. It is a matter of Efficiency, first, last, and always. When a Supreme Lodge has an officer that is efficient, he should be retained in office regardless of the personal dislikes of disgruntled members and aspiring candidates. The needs of the situation are well described in Holland's oft-quoted lines:

"God give us men! A time like this demands
Strong minds, great hearts, true faith, and ready
hands;

Men whom the lust of office does not kill;
Men whom the spoil of office does not buy;
Men who possess opinions and a will;
Men who have honor, men who will not lie;
Men who can stand before a demagogue,
And damn his treacherous flatteries without
winking!

Tall men, sun-crowned, who live above the fog
In public duty and in private thinking."

Successful organization work demands obedience

to constituted authority. Subordinate Lodges and individual members should obey the laws, rules, and regulations of Supreme Lodges. To do otherwise is unpleasant and unprofitable to both. If a man thinks a Society is irreparably bad, he should quit it and join something else. The fact that he has paid a few dollars into its funds gives him no right to be a con-

stant disturber, for he received protection while paying into the Lodge.

Fraternal Insurance as a business institution is comparatively young. Many mistakes have been made—most of them in attempts to be over-generous. Time and Experience were necessary to establish standards. The Pioneers in the work did the best they could. All praise to them! With undaunted courage and heroic strength they carried us toward the summit—toward the place of perfection. Let not their efforts be despised. From our view-point at this time, the air is clearer and the eye can see farther. On all sides Fraternalists are pressing onward and upward, with splendid rivalry, to plant their banners at the top.

Most members of Supreme Lodges are better informed—far better informed in matters of Fraternal Insurance—than the average member. This is especially true of those who make the Society's work their entire business. It is right and proper, then, that their opinions should be given the consideration that reason and judgment give to any specially trained man—*e. g.*, the physician, the engineer, or the lawyer.

The relations between the Subordinate Lodge and the Supreme Lodge are usually harmonious. They should be so always. The individual member occasionally presumes to tell a Supreme Lodge officer how to run the business. Others have questions to ask, imaginary grievances to state, and immature plans to

air. Such things have always been true of organization work, and always will be true.

Applicants who have failed to pass the medical examination, together with their families and friends and the Deputy, are often sure that the Medical Director, as well as the local Medical Examiner, has failed to be just. Complaints of this kind are common, and there seems to be no way to avoid them. The principle involved has been previously mentioned: the special training, access to information, and large experience of the Medical Director and local Examiner must be accepted in preference to a layman's opinion. An important factor in a Life Insurance Society's maintaining its solvency is its mortality rate. Its Medical Department must be governed accordingly.

The Supreme President, because of his position, is often mentioned in the Subordinate Lodge. His word is final in many things. His advice is desirable when help outside the Subordinate Lodge is needed. This is especially true if he has had much experience in lodge work.

It is expected that he will be a student of Fraternal affairs, that he will give much thought to those things that have to do with the Growth, Solvency, and Efficiency of the Society. When a Supreme President visits a Lodge or city, it should be the duty of all members to see him and hear him if he gives a public address. Get all information possible first-hand.

The Supreme Secretary has business relations with the members usually in an indirect way; that is, through the local Secretary. It is his duty to see that the business is carried on legally and in accord with the rules of State Insurance Commissions and the laws of the several States in which the Society is doing business. His acts are controlled by laws, rules, and regulations of the Society and the several States. Sometimes the individual member thinks the Supreme Secretary is a lawless tyrant. That is not the case; for he, like his fellow-workers, is controlled by laws and rules not of his own making. Local Secretaries should close their books on time and send in their reports and remittances as directed by the Supreme Secretary, lest the insurance of their members be jeopardized. Avoid those things that may cause litigation. Use every care to make and keep accurate records.

The principal medium of communication between the Supreme Lodge Officers and the membership at large is the Society's monthly paper. This is one feature of Fraternal Insurance work that is sadly neglected. Here is a golden opportunity to unite the efforts of the entire membership in spreading the gospel of Fraternalism. The Society's paper should have such qualities as will make its coming anxiously awaited by each member and his family. There should be helpful ideas for the management of Subordinate Lodges, good news and heart-to-heart talks from Supreme Officers,

Educative articles, news of the Fraternal world, a page for the home—in fact, there is no limit to the good matter accessible for a lodge paper. Original contributions are desirable, but the scissors are not to be neglected. All articles should have practical value, together with literary merit. The whole paper, from editorials to advertisements, should have such high-grade quality manifest in its columns that even the casual reader will be impressed with it and the Society and business it represents.

CHAPTER XVII.

ADVERTISING THE LODGE.

Every member of a Fraternal Insurance Lodge advertises it in some way. It may be by wearing an emblem of the Lodge; it may be by speaking of its good qualities to an acquaintance, a friend, or a fellow-workman.

As the members become better informed, know more to talk about, know more "Talking Points," they become better advertisers. One phase of the problem, then, presents itself clearly—Get the membership informed! A man can not talk effectively about a thing he knows nothing of, and if he attempts it, he may do more harm than good. Each Society needs to work constantly to teach its members the good points of what it has to sell. Each local Lodge should develop its efficiency in Fraternal work, should make the quality of its work so good that members would take pride in asking their friends and acquaintances in need of insurance to join.

The Lodge is to be considered first, last, and always a business institution, and should be so conducted. To get and to keep it before the public is one of the first duties of those members actively engaged in its

management. Its reputation should be carefully made and jealously guarded. In its community it should stand for good business, good Fraternal work, good Educational work, and all that goes to make for the improvement of its membership and those coming within its sphere of influence.

Probably the best advertisement a Lodge can have is the reasonable recommendation of its individual members. It should not be spoken of as a Charity Organization or a Reformatory, where a man fifty years of age, who is financially improvident, and a moral derelict, may be asked to enter and be assured that he will henceforth be provided with a one-thousand-dollar life insurance policy, the necessities and comforts of life, and a passport through the Pearly Gates—all for a dollar a month, and incidentally given to understand that if he doesn't have the dollar to pay his bill, the Lodge will graciously pay it for him. Let it be distinctly understood that the local Lodge, and the larger Society of which it is a part, are *not* doing that kind of business. Fraternal Insurance Lodges should no longer tolerate the get-something-for-nothing reputation that was common years ago, for time and experience show that it takes money, and not good intentions and sentiment, to pay death claims.

The local Lodge should manage its business affairs wisely and economically at all times, so that it will have funds to spend on advertising. When contri-

butions are asked for the poor and for sufferers from great disasters, such as floods, earthquakes, and wind-storms, a donation of a few dollars should be made. Likewise contributions to Public Hospitals, Orphans' Homes, and institutions of like character are very gratefully received and as profitably given. This means of advertising is especially good when the local press is giving publicity to the contributors.

When opportunity presents itself, local Lodges should take advantage of street parades and enter with a float or some other means of display. This calls the attention of great numbers of persons to the Lodge if the display is effectively handled.

Many newspapers are now devoting space in their Sunday editions to Fraternal Societies. Advantage should be taken of this, and a good press reporter selected to write up the Lodge's affairs, bearing in mind all the time the necessity of high-grade work both from the standpoint of Journalism and Fraternalism.

Mimeographed circular letters sent out every month or two to each member have value. The letters should have a definite purpose, stated in terse, attractive style. The effect is the same as the follow-up system now used by so many mercantile firms. The secret is in keeping everlastingly at it.

Local Secretaries should keep Supreme Offices fully and accurately advised regarding addresses of the members, in order that the Society's paper will

reach each member every month. The Society's paper is an excellent advertising medium; for, although limited in circulation, it should contain information of such variety and quality that all members should be able to get many points that will enable them to talk Fraternal Insurance in general and their own in particular in a way that will meet the approval of anyone in need of insurance.

Advertising a Lodge is not, in the last analysis, a sordid, mercenary greed for money or more members; for the member himself is helped more than he helps the Lodge. Each and every Lodge invites all eligible persons in its community to come into its fold, to help and be helped as best they may. To do otherwise would not be Fraternalism. Advertising the Lodge, then, is only giving a pressing invitation to men and women to cast their lots with others who are engaged in the great work of making life more pleasant and profitable for each other.

CHAPTER XVIII.

GETTING BUSINESS.

Life Insurance has to be sold; it is seldom voluntarily bought. Opposition to life insurance on religious grounds has passed away, but its acceptance as a Necessity in the lives of men is, as yet, not universal. A life insurance solicitor, then, has to show some of his would-be patrons the necessity of life insurance, as a preliminary to showing them the advantages of that particular kind which he is selling.

Fraternal Insurance papers should have a Deputies' Department, in which articles and notes of merit could be published for the instruction of the members and Deputies. (Each member should consider himself a solicitor.) "Talking Points" are of two kinds: one bearing on the Necessity of insurance; the other having to do with the desirable qualities of that being sold.

Probably no argument is so effective in selling insurance as an appeal to a man's family pride; for the thought of "over the hills to the Poor House," when applied to one's own immediate family, is likely to stimulate any self-respecting man to some kind of prudential forethought and action to safeguard those

near and dear to him. Any man who thinks seriously of the uncertainty of life and of his duty in providing for the necessities and comforts of those depending upon him is in the right frame of mind to consider Life Insurance as one of the solutions of the problem.

An orphaned child, thrust upon the world early in life to eke out an existence, deprived of the rudiments of education, has not an enviable position. Many thus handicapped have succeeded in life, but many more have failed. Loose change paid out on a life insurance policy is a better investment than if spent for picture show tickets, expensive toys, and the many other useless things given to children. Food, clothing, shelter, education, and insurance are family necessities. Necessities should always be provided before luxuries.

A self-supporting young man, even though without dependent relatives, should carry a policy of at least one thousand dollars, to protect those who would care for him in case of sickness and death. To die a pauper or to die a burden on relatives and friends is not always honorable. A life insurance policy to cover these expenses is necessary; for honor has to do with the future, as well as the present. Don't have too many unsettled accounts on hand after death.

A young man who has the care of a parent has one of the noblest duties to perform that comes in the life of man. When Browning wrote the lines,

"Grow old with me!
The best is yet to be,"

he did not anticipate poverty in old age, for the thought of old age spent in poverty is not likely to call forth a poetical outburst. It should, however, bring to the minds of men early in their lives the necessity of preparing for it for themselves and for those dependent upon them. Again, it may be said that life insurance is one of the simplest solutions of the problem.

To ask a person who is a good risk to join a Fraternal Insurance Lodge for any other than business reasons is to lower the standard of the Lodge. Deputies should not solicit members because of entertainment features, drill team work, or anything else than that of good sensible Business and Fraternal motives. Entertainments, Drill Teams, and other social activities are sometimes helpful; but, as elsewhere remarked, "Don't let the tail wag the dog!" Business men want business-like service, and not frivolity. Fraternal Insurance wants business men. Let the work of the Lodge be conducted accordingly.

Experience has shown the instability of members who join during a contest campaign. Steady growth is more enduring than the spasmodic kind. An oak lives longer than a gourd vine; it also weathers a storm better.

Fraternal Insurance is now old enough to reap the benefits of family training in Loyalty to the va-

rious Societies. Indeed, there are dozens of Societies now that have fathers and sons or mothers and daughters working in the same Lodge. This makes for stability in the various Societies and henceforth will be one of the greatest sources of increase. "Train up a child in the way he should go; and when he is old, he will not depart from it," merits first consideration in getting business.

A local Deputy should have the hearty coöperation of the members of the Lodge for which he is working. Don't be afraid he will get rich from writing Fraternal Insurance. Don't begrudge him all the money he can make honestly. Most Deputies are not burdened with money after their living expenses are paid. Be generous and helpful, without jealousy or selfishness. Fraternalism consists in doing something to improve or help someone, and not in merely talking about it.

A Deputy is frequently a Transient; that is, he often does not belong to the local Lodge for which he is working. He should, upon no consideration, especially a monetary consideration, bring into the Lodge anyone whose personal quality and influence would lower its standards and be an offense to its high ideals and their attainment.

The business management of the Lodge should give much thought to its publicity. It has something to sell and should get its goods before the public in a good, wholesome way.

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A Deputy or an individual member should not be guilty of speaking falsely of a competitor or a competing Lodge or Society. To do so lowers the standard of Fraternal Insurance, injures the Lodge or Society that is spoken of, and condemns the speaker in the estimation of all fair-minded men and women.

In the language of the Court, "Tell the truth, the whole truth, and nothing but the truth," in getting business.

CHAPTER XIX.

SLOW-PAYS AND NO-PAYS.

One of the biggest problems of Fraternal Insurance work is to prevent the lapsing of members. In order to effect a cure, one must determine the cause; hence the first thought must be as to the cause of lapsing.

Personal indifference towards the needs of one's dependent relatives probably ranks first as a cause. It is not that the member who gives up his insurance piously believes "The Lord will provide," but because he trusts to luck and in his belief that our present social conditions will not permit the innocent, helpless child or mother to go without the necessities of life. That there is an element of truth in this can not be denied. That men and women will ever act as Ministering Angels to the needy is fondly to be hoped; and, judging the future by the past, there will, for generations to come, be a sufficient number of the needy to keep the Ministering Angels busy day and night. A lack of family pride is plainly apparent in most of these cases. Add to this a lack of thrift and personal economy, combined with a desire to live beyond one's income, and—the insurance will certainly go unpaid.

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Not realizing that being a year or more older makes insurance more expensive often gives rise to the lapsing of insurance; for a member may carry his insurance several years, then let it lapse, not thinking that to take it up again means additional cost. This evil is growing less as the public becomes better informed on the subject. Here is a noticeable defect in our Educational work in the lodge-room. A member should be taught that, when he has a policy in a good, high - grade, permanently solvent Society, he should cling to it in spite of the temporary desires for the transient and often foolish pleasures that require so much small change. "Business before pleasure" is a good rule to follow, instead of to talk about.

Occasionally a member will permit his insurance to lapse because of a personal dislike toward the local Lodge or some person or persons in it. This is a lack of business judgment, experience, and worldly wisdom. One of the first rules a business man learns to follow is not to let anger or spite interfere with business. This, too, is an evil that can be considerably lessened by proper Educational work in the lodge-room.

Taking up too much insurance, especially in times of financial prosperity, results in a part or all of it being lapsed when a change in the earning power of the insured, because of financial panic or for any other reason, causes the burden to become irksome. Rarely the member tries to carry too much insurance. In

such case, one may regret the member's lack of business judgment or his inability to carry it, but will heartily commend his generosity toward his beneficiary.

Members should be encouraged to pay a whole year or at least several months in advance, when possible. Because one may pay only a month at a time does not mean that it is best to do so, for a change in address, a visit or business engagement away from home, or even forgetting to pay, may cause his suspension before he is aware of it. This deficiency, too, can be greatly improved by proper effort in the lodge-room.

Too late for anything but pity comes a case, now and then, of a member lapsing his insurance because sickness, injury, or lack of employment has deprived him of the necessary funds to pay the premium, and personal pride prevents his asking the Lodge to pay it. These cases are more frequent than is generally known and are the result of a noble, stoical feeling in men that causes them to suffer in silence rather than to have their private affairs given publicity or be considered objects of charity. These cases are the extreme opposite of another class that experienced lodge workers know all too well—a class that has unlimited boldness in asking help of the Lodge, the need of which is the result of personal improvidence and extravagance. Both of these classes are hard to deal with. The first class, because their needs are not known until too

late; the second, because the members think that to refuse to pay the premiums for them would be unfraternal. These are local problems, and each case must be judged on its own merits. One case requires tact, generosity, and silence; the other needs to have his sense of justice and independence aroused.

Most Secretaries of local Lodges, like Martha of Biblical fame, are cumbered with many cares, one of the most annoying of which is the member who will not pay his premiums on time. The excuses given for the delays and non-payments are numberless and range in importance from the discovery that baby has a new tooth to the death of a dear mother-in-law. The Secretary is asked to wait a few days, hold the report—"Will you have the Lodge carry me?" "Will you, yourself, carry me?" etc., etc. Much of the trouble is the result of a lack of firmness and business ability on the part of the Secretary; for there is no reason why an insurance bill should not be paid with the same promptness as a bill for postage stamps. Members should understand that insurance is void when the premiums are unpaid or are not paid on time. The insurance of a whole Lodge is jeopardized if the monthly reports and remittances are not sent in on time. If a member can not or will not see the necessity of paying the premiums on time, he should be suspended. Slow-pays need to be informed regarding these things, and then, if they refuse to pay on time, drop them!

The problem of the Slow-pays and No-pays is not a hopeless one. It has improved; it will continue to improve as Time, Experience, and Education show the individual member and the individual Lodge the necessity of dealing with Fraternal Insurance in a business-like way. In earlier days, the necessity of life insurance itself had strong opposition, the arguments being based on so-called religious grounds. This, happily, has passed away. So, too, are passing the difficulties that are encountered in the work of the system.

CHAPTER XX.

PERSONAL REWARDS.

In the beginning of Fraternal Insurance work, and up to very recent years, many individual members worked with almost religious zeal to increase the membership of their local Lodges and to spread the gospel of Fraternalism. Many Lodges had no paid Deputy, and the older members never thought of asking any financial reward for bringing in new members. This zeal still prevails in a measure among a considerable number, while others expect some kind of reward. How long this feeling will last can not now be told; suffice to say that the highest type of Fraternal activity is not prompted by financial remuneration for asking a man to join a Fraternal Insurance Lodge in order that his helpless child or other dependent relative may have food and clothing, should need no reward.

What benefit, then, can a person expect to get for his work in a Lodge? All will depend upon the person, the Lodge, and the circumstances. A man may insist that a fellow-workman, a neighbor or a friend take out a certificate in his Lodge for the protection of his family. This may be done, and the older member may to his sorrow see his friend an untimely victim

of accident or disease, in which case the reward will be the satisfaction of knowing that his friend's family will not be deprived of the necessities of life. George Eliot has said that "to do good is worth while for the pleasure it gives us now and here."

If the Educational work in a Lodge is carried on properly, the good derived from it alone should be sufficient reward for our efforts. The possibilities of the benefits that may be received from this work surpass our wildest dreams.

The Business training received in lodge work is often of great value. Many men and women learn of bills, checks, banking, receipts, and other things of the business world that they otherwise would not know. They learn how to meet business men and the business world in a business-like manner, or else go down in defeat or perhaps disgrace.

Others learn law and the necessity of Obedience to law, self-control, and a more intimate knowledge of the motives, both good and bad, that prompt men and women to business and social activity.

Perhaps the greatest reward of lodge work is the friends we make. In the language of the technical writer of Sociology, "Man is a gregarious animal"—that is, his very being demands company. This is the inherent feeling in man that brings into existence various organizations. This demand for company that comes into the conscious mind is immediately qualified

by the demand for likemindedness in those we meet or with whom we voluntarily associate. A group of persons to be congenial may have differences of opinion, but these differences will be overcome by acquaintance, conversation, and discussion, and there will result agreement and sympathy upon subjects which at first divided them. This process of discovering both differences and similarities, and of coming to agreement upon various subjects, yields a large part of the charm of their friendship (Giddings), and, we may add, the pleasure of lodge work. For a man to see that he is growing—mentally, morally, socially, and otherwise—is the greatest pleasure he can have.

Next to the interest he has in his own development is the interest he has in his near associates and in organized efforts at doing good. Thousands of members are looking beyond their local Lodges into the larger realm of Fraternal Insurance as an institution. They are studying the facts of to-day and moulding the tendencies that make to-morrow. Theirs is not a reward of money, nor of fame, nor yet of praises shouted or sung by a multitude; it is only the conscious satisfaction of having made a small contribution to the great work of improving Humanity.

CHAPTER XXI.

OBSERVATIONS.

Nothing will ever be attempted if all possible objections must first be overcome.—*Dr. Samuel Johnson.*

Circular letters sent to each member are desirable to advertise big events in the Lodge. Have a few big events annually.

A good member has the work habit, instead of the talk habit.

"What am I doing?" is a more important question than "What is the other fellow doing?"

Don't let the tail wag the dog. Avoid cliques.

The member who does nothing never makes mistakes, but workers often make mistakes. Be a worker!

Keep the ideals high in lodge work, even though they can not always be realized.

When the motives are right, all mistakes and ignorance is easily overlooked.

A definite plan of action is necessary. Haphazard, hit-and-miss efforts don't make for Progress and Growth. Plan ahead!

Open the lodge meetings on time if a business quorum is present. Don't drag!

Working people should be at home in bed at 10 p. m.

A Presiding Officer should ask himself at the close of the meeting, "Was this meeting really profitable for those attending?"

The largest Fraternal Insurance Lodge in America at this time has had the same Secretary and the same Presiding Officer for twenty-one consecutive years.

Mr. Presiding Officer, did your Lodge *grow* during your term of office? If not, why not?

A knot on a log is a harmless thing. It doesn't do anything nor does it get anywhere. It merely remains a knot on a log. Honors are for those that do things.

The chronic lodge wind-jammer is a terrible bore. He can sometimes talk a Lodge to death.

Beware of half-baked, immature plans. Think yourself clear before you begin to speak. It was said of Webster that when he finished speaking, there was nothing more to be said.

Try a formal debate after the manner of the old-time country lyceum.

Have you a quartet of good singers? Why not?

Did you try to make the new member and the visiting member feel at home?

Economy is a virtue—sometimes. Don't be economical about commending your fellow-workers' efforts. Presiding Officers, take notice.

Do you have someone talk to the Lodge once or

twice a year on the Progress of Fraternal Insurance, what the other Societies are doing, and the general trend of the work?

Spasmodic efforts to increase the membership, usually called Campaigns, are not so effective as quiet, steady growth.

The greatest defect in Fraternal Insurance work to-day is found in a lack of Ideals in the local Lodge.

Don't attempt to speak authoritatively on a subject unless it has been given much thought.

The principal duty of Fraternal Insurance Societies is to furnish life insurance for their members at the least cost possible, compatible with permanent solvency of the Society.

The principal duty of the local Lodge is Fraternal work—Doing something to help somebody.

It is unfortunate at times that there are not enough offices to go around. This is especially true when two Lodges or Societies consider uniting.

An aimless man seldom accomplishes anything. The same is true of an aimless Lodge.

A local Lodge's History is a good thing to think about, but a poor thing to talk about.

A good Fraternalist is a student of conditions as they are and a dreamer, a prophet, of things as they should be.

A man should use more judgment in spending other men's money than he uses in spending his own.

See to it that the Lodge's funds are not spent foolishly.

A Lodge is fortunate if it has a few members with vision and courage.

One member that knows the way and can see is worth a score of blind ones.

An Annual Roll-Call is both pleasant and profitable. Every member should attend and respond with a few remarks when his name is called.

Business men want to see good business methods in use in the management of the Lodge's affairs.

Put the Know-it-alls at work. Responsibility sobers many men.

Encourage brief speeches that are founded on thought and experience; discourage extemporaneous speaking; muzzle the chronic wind-jammer.

A Lodge's Needs and a Lodge's Wants are not always the same. Attend to its Needs.

Are you training the younger members for sterner duties? Napoleon Bonaparte was a national figure at twenty-one, and Alexander wept for more worlds to conquer at twenty-seven.

A Presiding Officer is often annoyed by unnecessary whispering and inattention. He doesn't like to rap for order, scold and be disagreeable, but he should do so, rather than to lower the standard of the Lodge's decorum.

Low standards and poor ideals dissipate lodge efforts and activities, and cause dissension and strife.

High standards and noble ideals crystallize efforts and bring forth good results.

Beware of the members who *hear* a great many things. They are as dangerous as the Gossips.

Don't call up your Presiding Officer at two o'clock in the morning to ask some trivial question or repeat some lodge gossip. A telephone is a terrible device—at times an instrument of torture.

Some Lodges appear to be about as lively as a dried-up toadstool. They need a plan of action.

"Efficiency" is a good word and represents a good idea, but Efficiency is impossible without an Ideal and a plan to attain it.

A Bond is usually void if the accounts are not audited regularly.

A locomotive engineer was once a fireman; before becoming a fireman, he was an engine hostler. Should a man attempt to run a Lodge who has not studied lodge work?

A thing may be technically right, but morally wrong. Don't ignore the rights of the members not present.

In all organizations, especially those having to do with many people, perfection is attained only after years and years of practice. Be patient and fear not.

CHAPTER XXII.

PROGRESS.

"Large oaks from acorns grow."

All great institutions need time for development. Many of the greatest were born in obscurity or superstition. Chemistry developed from alchemy; astronomy grew out of astrology; a trans-Atlantic liner surpasses the wildest dreams of Fulton, the inventor of the *Clermont*. In this way one could name scores of institutions, sciences, and organizations that have been developed from humble surroundings and meager beginnings.

The origin of Fraternal Insurance in 1868 is well known by all students of the subject. Its development to its present stage is not without considerable interest. Its Future has in store so much for the improvement of Humanity that prophetic pen hesitates to write of it. Originally an organization consisting of laboring men, it now has within its fold and engages the attention of statesmen, learned economists, professional men, bankers, business men and millions and millions of men and women who compose the muscle and sinew of our body politic.

That there are defects in Fraternal Insurance is

apparent, but this may be said of all large institutions. That these defects are rapidly being eliminated is likewise apparent. Some of the mistakes of the past were the result of a lack of experience, combined with an over-generous desire to give insurance to the members at a rate too low to permit permanent solvency of some of the Societies. The correction of this mistake resulted at first in wide-spread complaints among the members affected; but, when those members were shown the necessity of being charged an adequate rate, most of them assumed the additional expense and remained loyal to the Societies that had protected them in the past at a rate too low to meet the demands of the future.

Persons not familiar with Life Insurance work and statistics are likely to look upon it as a kind of vague speculation. Such is not the case; for Time, Experience, and a study of the statistics covering the lives of many thousands of persons have reduced the knowledge of the subject to an exactness almost beyond the comprehension of the ordinary observer. Life Insurance is now a definite commodity, for which at least a definite minimum charge must be made if the Society selling it is to remain solvent for all time. It is not possible for a Fraternal Insurance Society to sell insurance worth fifteen dollars a year for twelve dollars and remain solvent, any more than it is possible for a coal dealer to sell fifteen dollars' worth of coal

for twelve dollars and remain solvent. Again, it will be observed that mortality rates are not man-made; but, as one writer has said, "Mortality rates are made by the Almighty." The mistakes in judgment of the early workers in Fraternal Life Insurance must not be held against the system, for it is not possible that perfection or a near approach to perfection in an institution so large can come in any way except through time and experience.

That Fraternal Insurance Societies must coöperate for the protection of their rights and for gaining rights not now accorded them has been apparent for several years. This need has given rise to the National Fraternal Congress and, in many States, to a State Fraternal Congress. These institutions are now wielding a powerful influence in ridding the system of defects and in promulgating harmony, fairness in securing business, justice, and those things essential to the common welfare of the various Societies.

In former years, the laxity of State laws permitted the formation of Fraternal Insurance Societies much easier than at present, with the result that defeated candidates and disgruntled cliques withdrew from certain Societies and formed Societies of their own. This, together with what was thought to be the legitimate needs of the great masses of people, has given rise to a surplus of Societies. The pendulum of freedom swung too far, and now a union of Societies is found desirable

and in several instances has been effected. On January 1st, 1912, there were one hundred eighty-two Fraternal Insurance Societies in America. On January 1st, 1915, there were only one hundred seventy, although the net increase in membership was over seven hundred fifty thousand during that period. In both 1896 and 1897, eleven Societies were organized that are still doing business, while in 1913 and 1914 only one in each year was organized. (*Fraternal Monitor* Statistics.) These figures show the trend of affairs in Fraternal Insurance work—viz., union of the older Societies, with a less number of new ones being formed. This uniting of Societies is desirable in both the Supreme Lodges and the local Lodges, for the expense of managing a Society of twenty-five thousand members is almost as large as that of one having fifty thousand members. The same is true of local Lodges. Hall rent and other incidental expenses are almost as high in a Lodge having two hundred members as in one having four hundred members, while the material with which to do good lodge work is always more plentiful in the large Lodges. Incidentally, it may be said in passing, that where there is more than one local Lodge of the same Society in a town or city, effort should be made to have them unite in one big, strong organization; for a small Lodge is handicapped because of a lack of money and members, so that growth and effective work are almost impossible. The

old maxim, "In union there is strength," is applicable to Fraternal Insurance Lodges, both Local and Supreme.

The uniting of Societies will have a tendency to dispose of some of the competition for new business—competition that militates against the general good of Fraternal Insurance. Small towns with sufficient material for one or two good Lodges often have a half-dozen poor ones; and, while this does not injure the insurance itself, it does interfere with the Fraternal Features of the work and has a tendency to keep very desirable patronage out of the Lodges.

A noticeable defect in Fraternal Insurance at present is the lack of organized plans having to do with definite instruction regarding the rights, duties, and education of each and every person in the entire system. Every man and woman should be taught what Fraternal Insurance means, why it is essential to the welfare of the American people, why the necessity of the lodge system, and the trend, needs, powers, and possibilities of Fraternal Insurance work.

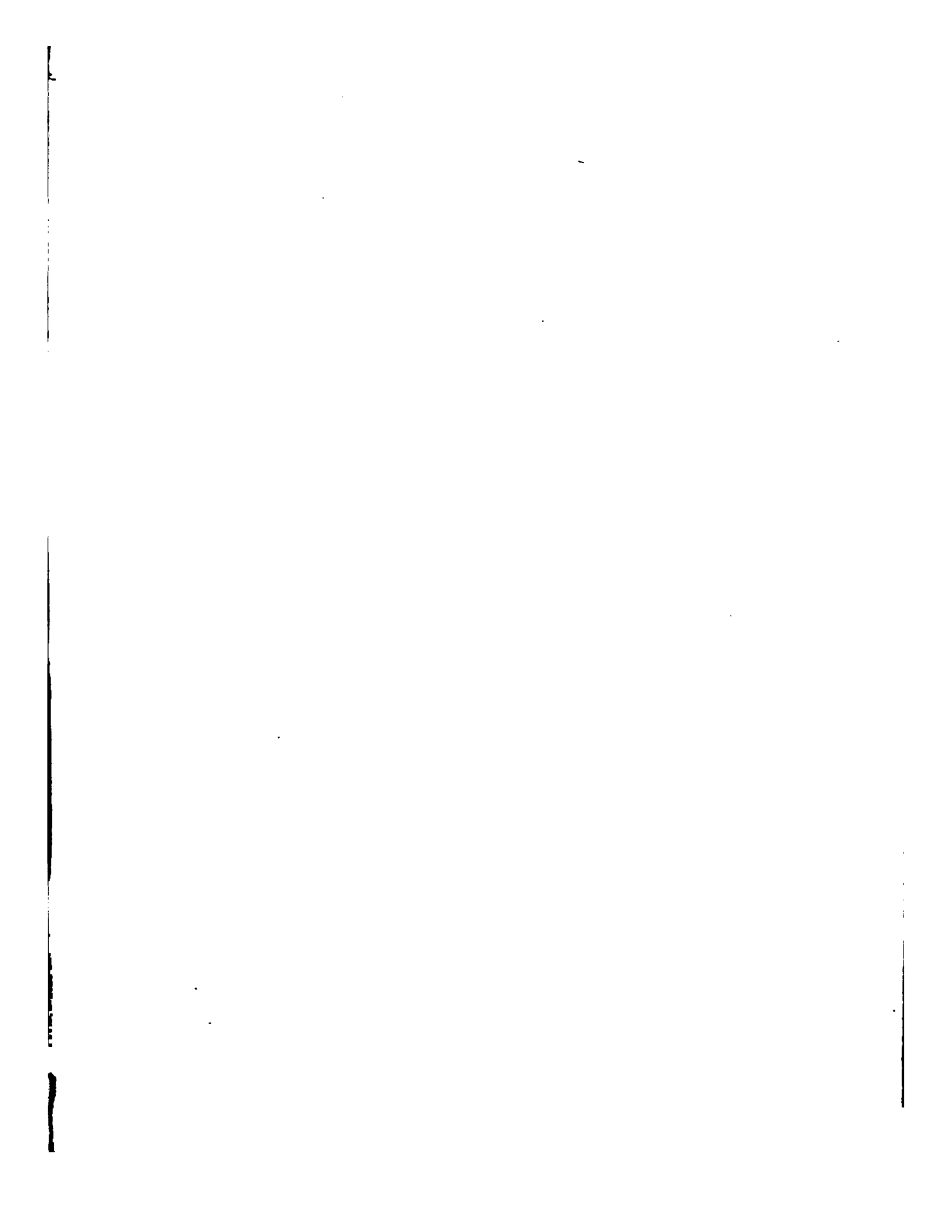
The Church has Mothers' Day celebrated throughout the land by millions of people; organized labor has Labor Day—a day of rest, recreation, and thoughtful consideration of the rights, and duties of working-people; so, too, should be inaugurated and set aside, by some constituted authority, a day commemorating an eventful date in Fraternal Insurance—a day upon

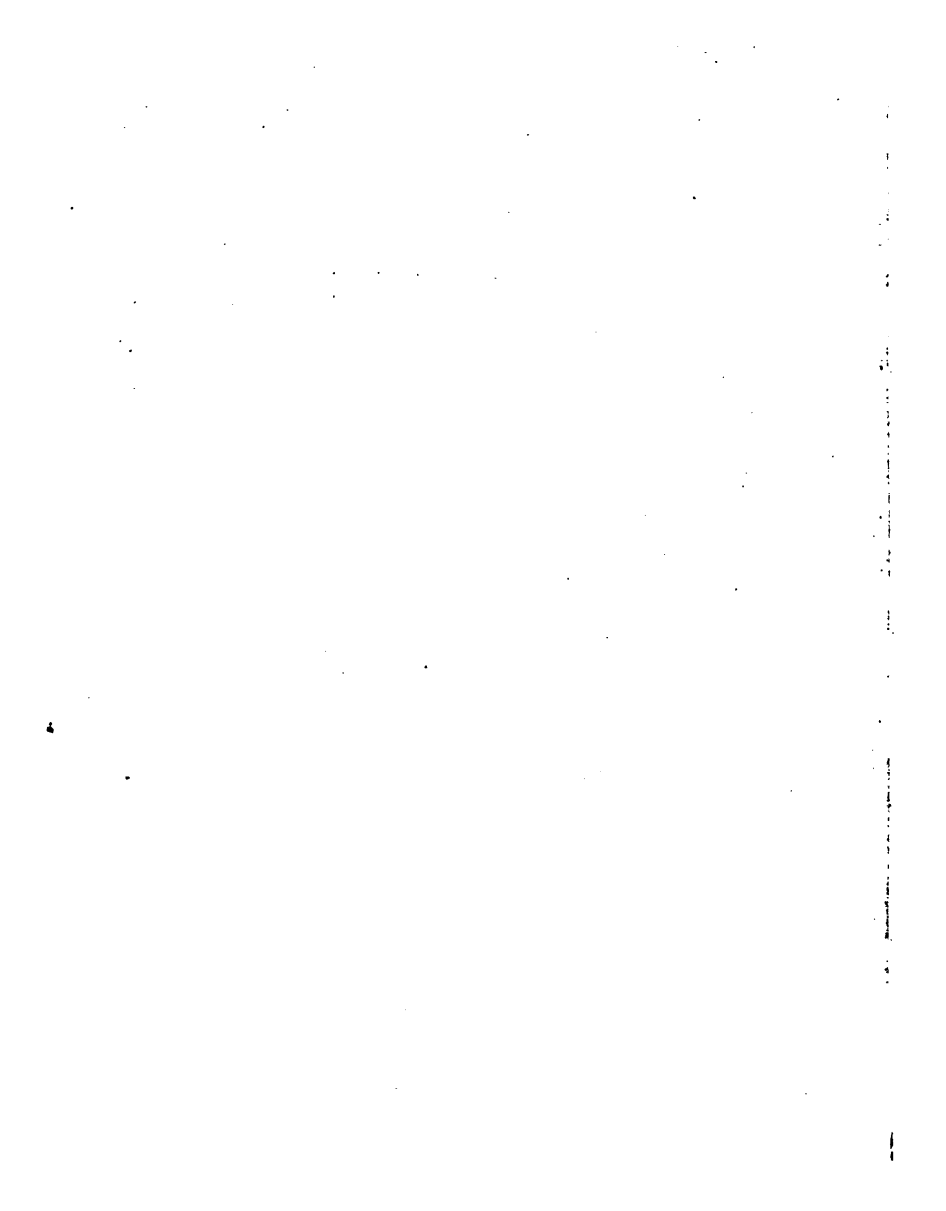
which every Fraternalist would unite in doing honor to the Fraternal System. There must be encouraged and brought into existence a feeling of solidarity among all Fraternalists.

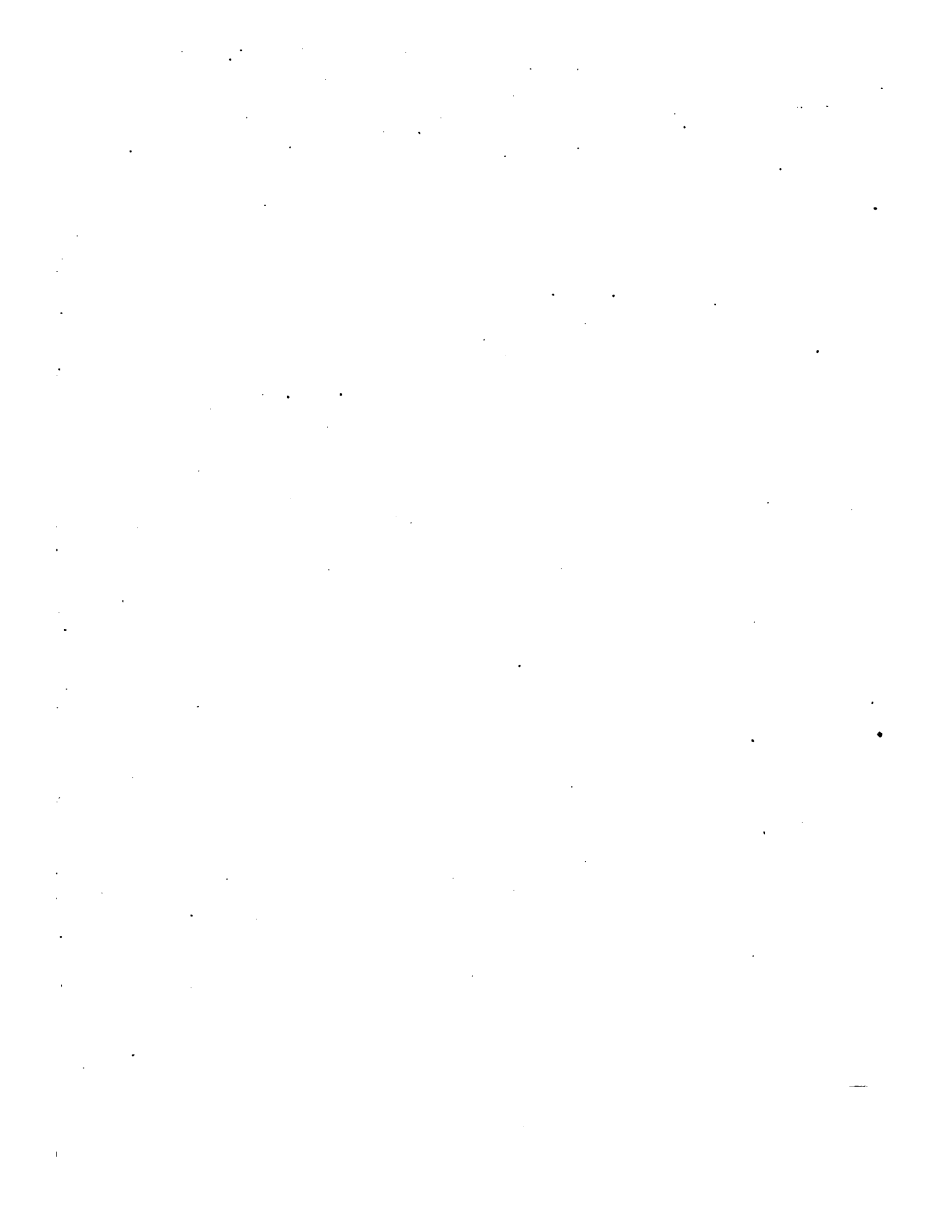
As one views the situation in Fraternal Insurance work to-day, he sees in its vast collection of millions of men and women a wide and fertile field for human endeavor; a field rich in possibilities; a field having spots that are well tilled and are bringing forth an abundant harvest of Good Deeds to men; a field having spots not so well tilled, yet bringing forth goodly fruits. Again, one sees in this field large areas untilled, areas untouched by human hand and scarcely contemplated by human mind. Here lie Golden Opportunities—opportunities for the betterment of self and opportunities for the improvement of our fellow-man.

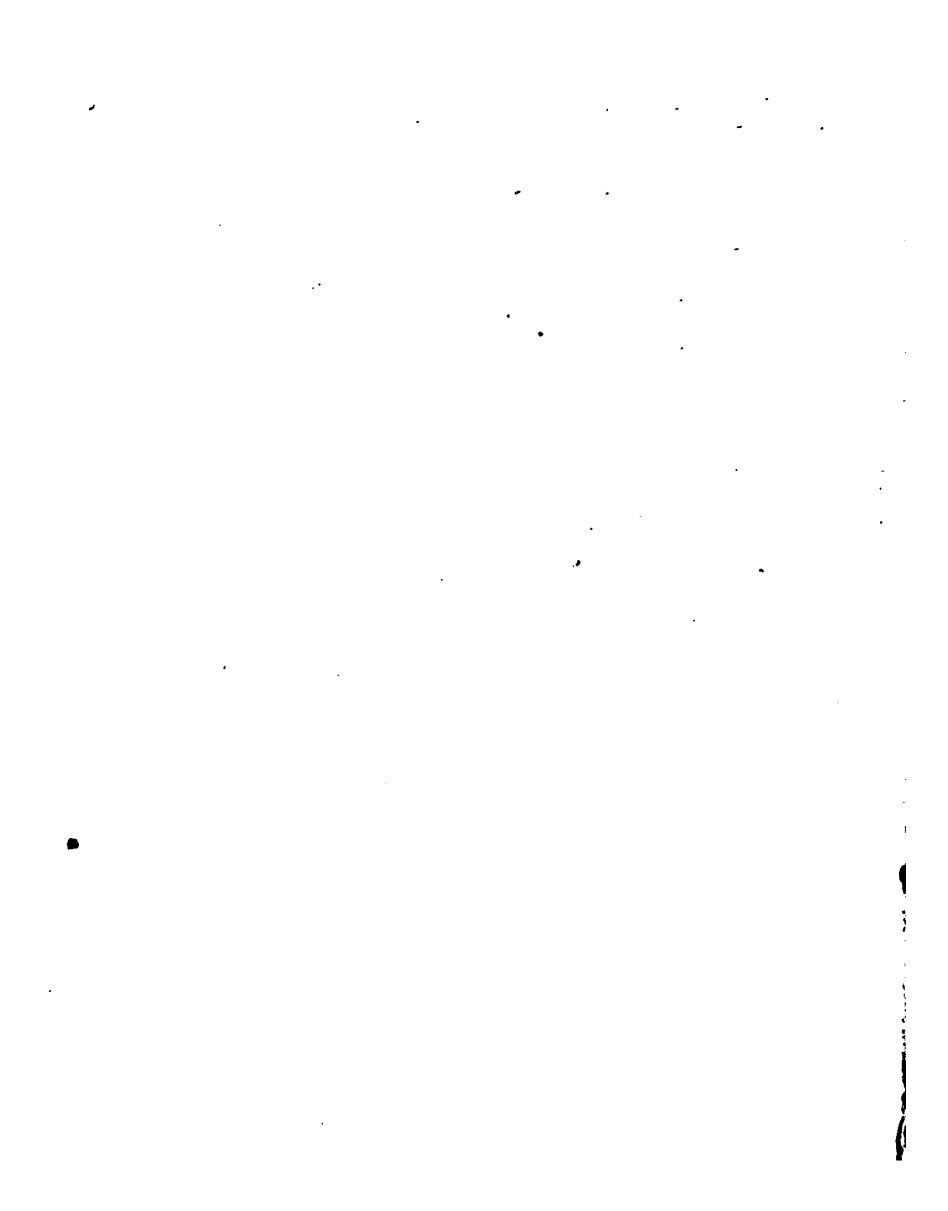
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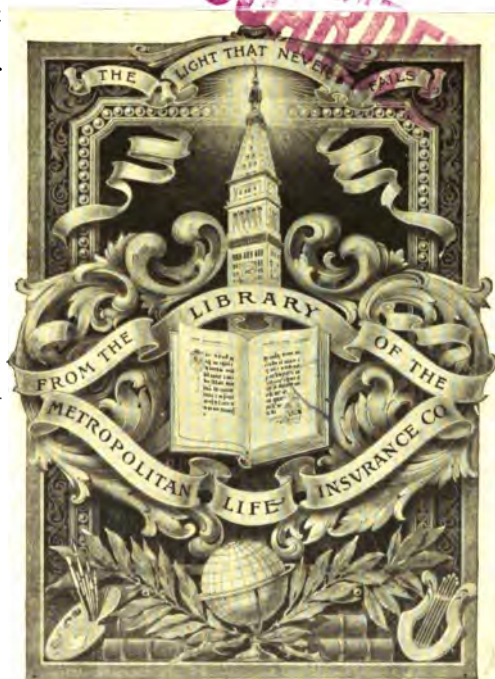
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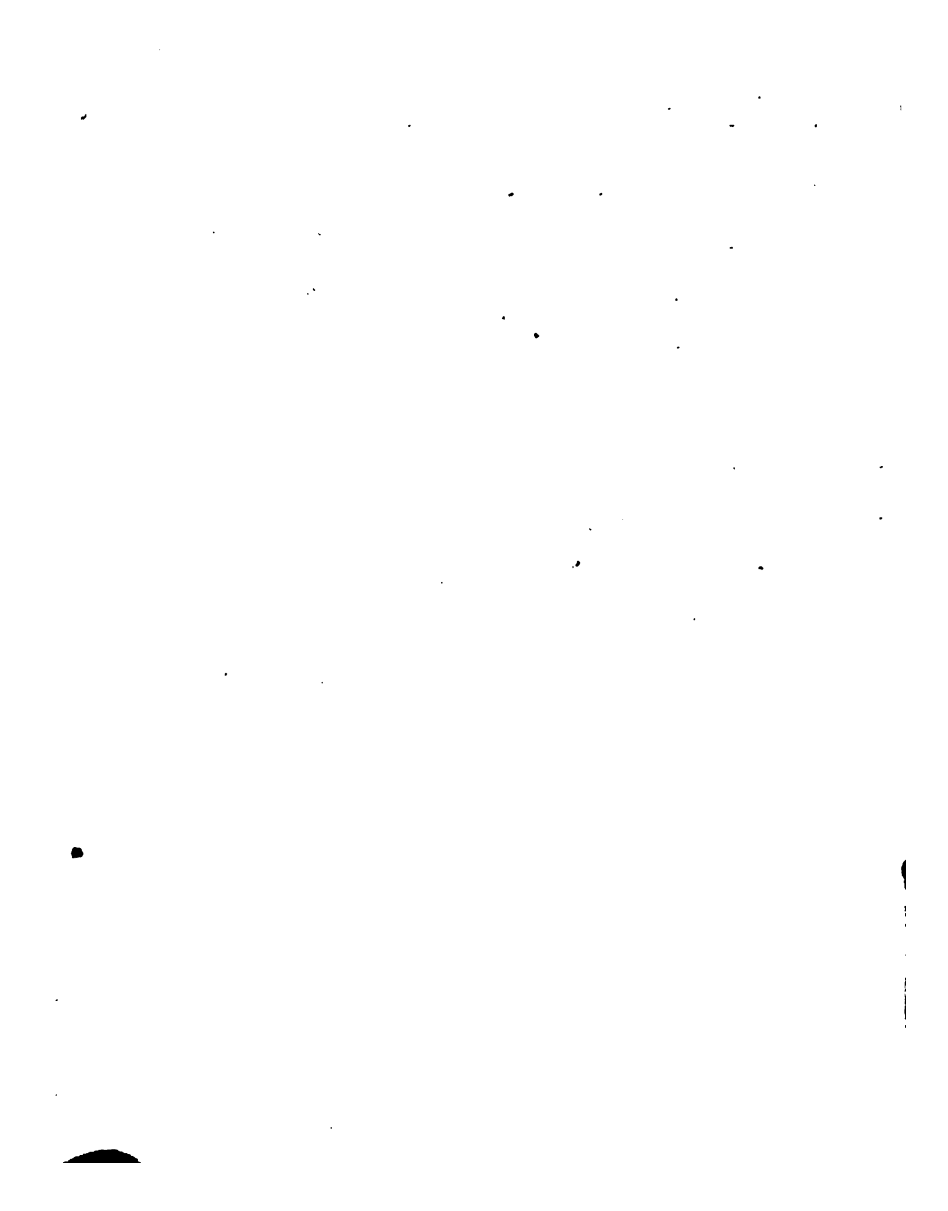












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